Payments and Collections

Oracle FLEXCUBE Universal Banking Europe Cluster

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Payments and Collections module of Oracle FLEXCUBE. It takes you through the various stages in processing a Payments or Collections transaction.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back Office Trade Finance Department Clerks	PC Contract Input functions except Authorization.
Back Office Trade Finance Department Officers	PC Contract Authorization, maintenance of static data specific to the BC module
Front end Trade Finance Product Managers	PC Product definition functions excluding authorization. BC Report/Query functions
End of Day Operators	End and beginning of day related processing functions. PC Report/Query functions.
Bank's Financial Controller/Trade Finance Department Manager	Branch level processing related setup for PC module and Authorization of the same Authorization of PC product definitions/amendments PC Report/Query functions
MIS Department Officers	PC Query/Report functions

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Payments and Collections - An Overview* provides a snapshot of the features of the module
Chapter 3	*Maintaining Information Specific to the Payments and Collections Module* describes the procedure to set up reference information related to the module.
Chapter 4	*Defining Attributes Specific To Payments And Collections Products* talks about defining the attributes specific to setting up a Payments and Collection product.
Chapter 5	*Processing a Payment or Collection Transaction* deals with the sequence of events involved, to process Payments and Collection transactions.
Chapter 6	*Levying Charges on Payments and Collections Transactions* provides a snapshot of the charges applicable for Payment and Collection transactions
Chapter 7	*Processing Salaries* explains how salaries are processed in this module. Gives information on basic information that needs to be maintained in the system before beginning operations for salary processing
Chapter 8	*Outgoing Payments Workflow e*xplains how you can use the outgoing payments workflow facility
Chapter 9	*Payments and Collections-Operations and Processes* explains the operations and background processes for the Payments and Collection module.
Chapter 10	*Annexure A - Accounting Entries And Advices* acquaints you with the accounting entries and advices generated in the Payments and Collections module.

1.4 Related Documents

You may need to refer to any or all of the User Manuals while working on the PC module:

- Procedures
- Products
- User Defined Fields

1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row
	Option List
	Confirm

Icons	Function
	Enter Query
	Execute Query

Refer the Procedures User Manual for further details about the icons.

2. Payments and Collections - An Overview

2.1 Introduction

The Payments and Collections (PC) Module of Oracle FLEXCUBE helps you process local currency funds transfer transactions initiated either by your customer through an Electronic Banking System, or by your staff in any of your branches on behalf of a customer. The PC module handles the following types of transactions:

- Payment transactions involving the transfer of funds from one's own account to another account (s). Such transactions are initiated by the debtor who instructs his bank (debtor's bank) to draw / transfer a certain amount from his (debtor's) account, to the creditor's account in the creditor's bank.
- Collection transactions involving the transfer of funds from a different account into one's own account; Such transactions are initiated by the creditor who instructs his bank (the creditor's bank) to draw a certain sum from the debtor's account (in the debtor's bank), assuming that such an agreement exists between the debtor and the creditor of the transaction and between them and their respective banks.

Collection transactions are of two types:

- Direct Debit transactions (DD)
- Request for Debit transactions (RFD)

To process collection transactions, the creditor's bank will send a message (Outgoing DD/RFD) to the debtor's bank. The debtor's bank will receive the message (Incoming DD/RD) and after performing the required validations (availability of funds, agreement details etc.), will draw the specified amount from the debtor's account and transfer it to the creditor's bank. In case of an RFD an approval message needs to be sent to the creditor's bank, but in case of a DD no response needs to be sent. A DD agreement is deemed to be approved in case no response is received from the debtor's bank within a specific number of days.

If for some reasons (insufficiency of funds for instance), the debtor's bank rejects the Incoming DD/RFD, the message will result in a Reject of Incoming DD/RFD. On the creditor's side, the same will be processed as a Reject of Outgoing DD/RFD.

2.1.1.1 The difference between a DD and RFD

The primary difference between a DD and an RFD transaction is that a DD will be considered processed/settled if not rejected within the stipulated period known as the response period. An RFD, on the other hand, will be considered closed if not approved within the specified response period. Further, you can recall a DD whereas an RFD cannot be recalled. A recall is initiated by the debtor when he chooses to re-collect his funds from the creditor's account.

The various types of collection transactions can be summarized as follows:

Direct Debit (DD) Transactions

1. Outgoing Direct Debits
2. Incoming Direct Debits
3. Reject of Outgoing Direct Debits
4. Reject of Incoming Direct Debits
5. Recall of Outgoing Direct Debits

6. Recall of Incoming Direct Debits

Request for Debit (RFD) Transactions

7. Outgoing Request for Debits
8. Incoming Request for Debits
9. Approval of Incoming Request for Debits (results in an Outgoing Payment)
10. Approval of Outgoing Request for Debits (results in an Incoming Payment)
11. Reject of Outgoing Request for Debits
12. Reject of Incoming Request for Debits

In the Payments module, you can perform the following operations:

- Module specific Static data maintenance
- Product definition
- Contract input
- Transaction processing
- Process Monitoring and Recovery
- Batch Processing
- Generation of Advices

2.1.2 Maintaining Module Specific Information

Before you begin operations in the Payments and Collections module of Oracle FLEXCUBE, you have to maintain certain information that is required to process the transactions that you receive. This maintenance is done in screens invoked from the Application Browser.

Local Bank Directory Maintenance

You can maintain a directory of Local Clearing Banks in the Local Banks screen. In this screen, you have to specify a unique Code for the bank a brief description. In addition, you can capture the addresses of the bank, its stage of transition to the IBAN Format, and the various clearing networks supported by the bank. You can also indicate whether the bank supports DD and RFD transactions.

Clearing Network Maintenance

You can define the networks (such as SORBNET) over which you communicate with banks and other financial institutions for transactions.

Bank Redirection Maintenance

On occasion, the transactions involving a specific bank may have to be redirected to another bank. You can capture this information in the Bank Redirection Maintenance screen.

Account Redirection Maintenance

The transactions involving a specific account in Oracle FLEXCUBE may have to be redirected to another account maintained in Oracle FLEXCUBE. You can capture this information in the Account Redirection Maintenance screen.

Upload Source Maintenance

You can maintain the different sources from which you receive transactions as part of the Upload Source Maintenance. The details of such transactions are uploaded from such external sources into Oracle FLEXCUBE.

Upload Source Parameters Maintenance

You can define certain parameters for a product category and upload source combination. As part of the parameters you specify for the combination, you can specify details such as the transaction retention period, and if transactions should be automatically authorized, etc.

Customer Station Maintenance

In the Customer Station Maintenance screen, you can specify the authorized customers and the accounts for a specific station and source combination. All transactions that you receive will be validated for the existence of a valid Customer Station and Account.

Client Agreement Maintenance

You can capture customer agreements relating to a product in the Customer Agreements screen. For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the value date of the accounting entries for the customer leg of the transaction should be arrived at; the cut-off time, whether consolidation is required or not and other such parameters which take precedence over the parameters defined at the product level.

While generating outgoing DD collections on behalf of your customers, you should maintain the Creditor's DD agreements wherein the details pertaining to the debtor's account, bank and agreement ID are captured.

Similarly, while receiving incoming DD's on behalf of your customers you must ensure that you maintain DD agreements wherein the details pertaining to the creditor such as the creditor's bank, account number and agreement ID are captured.

Account Statement Fields Definition

You can specify the fields that should be included in the account statements that you generate. You can do this in the Account Statement Fields screen. You can specify a maximum of fifteen fields for an account statement. You must also specify the sequence in which the fields must be displayed in the account statements. The fields are defined for a product type and product code combination.

User Defined Fields (UDF) and User Defined LOV Maintenance

You can define additional fields required for processing DD and RFD transactions through the User Defined Fields screen. You can also maintain a list of possible values for the User Defined Values.

Reject Code Maintenance

DD and RFD transactions may be rejected because of several reasons. You can associate the appropriate reject code with such transactions. Reject codes are maintained in the Reject Code screen.

Debtor Customer Category Maintenance

You can maintain debtor categories through the Debtor Customer Category screen. This will enable you to define preferences for a debtor category instead of defining for each debtor participating in DD and RFD transactions. The preferences for a category are maintained in the Product Debtor Category Preferences screen.

Charge Product Category Maintenance

Maintaining charge categories will allow you to collate statistics involved in payment and collection transactions. Using the data that is collated you will be able to define appropriate charges for processing transactions.

Charge Account Mapping

Typically, the processing charges are debited to the customer account involved in the transaction. However, through the Charge Account Mapping screen, you can specify a different account, for collecting such charges

2.1.3 Maintaining Products

You may process transactions, which involve transfer of funds between accounts maintained at your bank. You can define this type of local payment as a product in the P&C module. You can define products for each type of DD and RFD transactions mentioned earlier.

The advantages of defining a product

Let us consider the steps involved in processing an outgoing payment instruction (involving a foreign currency account) at your bank. Your specifications would include the following:

- The type of payment being made (that is, outgoing in this case)
- The Clearing Mode
- The Clearing Network
- The Exchange Rate applicable
- The Customer Entry days
- The Customer Entry Value days
- The Counterparty Entry days
- The GLs to which the accounting entries should be posted
- The advices that should be generated

If you process a thousand such outgoing payments, you would need to repeat these operations as many times.

By defining outgoing payments involving an incoming or outgoing collection as a product in Oracle FLEXCUBE, and defining standard attributes for it, you can make the task of processing such payments easier.

You can define the following broad parameters for a product:

- Product Preferences
- Events and Accounting Entry Definition
- Advices to be generated for the various events
- MIS Definition

2.1.4 Product Categories

Once you have created a product, you can associate it with a 'product category'. A product category helps in identifying the product that should be used to process a transaction that is received.

A product category can be of either of the following types:

- Incoming
- Outgoing

Once you have maintained the basic details for a category, you can proceed to associate products that have been created at your bank, with the category. For a product category, you have to identify products for the following types of processing:

- Book Transfers
- Internal Clearing
- External Clearing

For internal and external clearing, you also have to specify the sequence in which the products should be taken up for product resolution. Depending on the sequence, the appropriate product will be associated when a transaction is initiated in the system.

An outgoing transfer includes information about the outgoing product category. When this transaction is received, Oracle FLEXCUBE resolves the product to be used for processing as follows:

Case One

- The outgoing product category maintenance is referred.
  - If a book transfer, the system picks up the outgoing book transfer product specified here (the customer leg is processed using this product).
  - The Incoming Product Category specified for the outgoing product is picked up.
  - The Incoming Product Category maintenance is referred and the product which corresponds to the incoming transaction within this product category is picked up. The counterparty leg of the transaction is processed using this product.

Case Two

- The outgoing product category maintenance is referred.
  - If the transaction does not fit the specifications of the book transfer product, the system tries to fit the transaction in the list of internal clearing products you have maintained (in the sequence you have specified).
  - If the transaction fits the parameters defined for an internal clearing product, the transaction is processed using the product.

Case Three

- The outgoing product category maintenance is referred.
  - If the transaction does not fit the specifications defined for any internal clearing product, the system tries to match the transaction with the external clearing products you have specified for the product category (in the sequence you have specified).
  - The transaction is then processed using the first product in the list of external clearing product whose parameters match that of the transaction.

Apart from specifying the different clearing products, you can specify certain preferences for a product category. The preferences you specify for a category determine the manner in which transactions are ultimately processed.

2.1.5 Payments Contract Batch processing

A payment transaction from an electronic banking system is handed off to the Incoming Message Queue of Oracle FLEXCUBE. The message is then translated into contract details by the interface function. The transaction details are then handed off to the P&C module. Uploaded transactions will ideally be one of following categories:

- Outgoing/Incoming Payments initiated by Electronic Banking
- Outgoing/Incoming Collections initiated by Electronic Banking
- Incoming leg of Internal Transactions

All uploaded contracts, along with the contract manually entered by the user from Online Screen, form part of the processing queue. Preliminary validations are done for checking the integrity of the contract data. Validations are made along the following parameters:

- Upload Source
- Product Category
- Customer and Customer Account
- Bank Code
- Clearing Network
- Product Code
- Activation Date
- User Defined Fields (UDFs)
- Customer Agreements

Based on the validations made, the contract is moved to appropriate queue for event processing/error handling. Processed contracts are authorized based on the authorization parameter maintained in the Upload Source.

Depending on the errors encountered during processing, the transactions will be handed off to the appropriate exception queue. The following exception queues are available to view the details of contracts with exceptions:

Processing Exception Queue

This queue displays the details of transactions for which an exception is raised during processing. The system can raise an exception during charge computation or advice generation.

Credit Exception Queue

Transactions that were rejected due to unavailability of funds will be displayed in this queue.

Consolidation Exception Queue

All transactions that were rejected due to errors in posting the consolidated entry will be displayed in this queue.

3. Maintaining Information Specific to Payments and Collections

3.1 Introduction

Before you begin operations in the Payments and Collections (PC) module of Oracle FLEXCUBE, you must maintain certain basic information in the system. For example, you must maintain the:

- Local Bank Directory
- Clearing Networks
- Upload Sources
- Bank Redirection details

This data is essential for processing the payments and collections transactions during the course of the day.

Data of this sort is referred to as ‘Static Data’ because it remains constant over a period of time.

3.1.1 Maintaining Static Data

The static data maintained in Oracle FLEXCUBE can either be common to several modules or be specific to a module. For example, data relating to exchange rates is common to modules such as Foreign Exchange, Funds Transfer, Payments, etc. Static Data that is commonly accessed by several modules is maintained in the Core Services module.

Data that is specific to a module is maintained in the module itself. For example, the details relating to the clearing networks that you support are specific to the Payments and Collections module. It is, therefore, maintained in the PC module.

3.2 Maintaining Information Specific to PC Module

Before you proceed with operations in the Payments and Collections module, you must maintain the following information:

- Local Bank Directory
- Clearing Networks
- Bank Redirection details
- Account Redirection details
- Upload Sources
- Upload Source Parameters
- Products
- Client Agreements (after product maintenance)
- Customer Station details
- Details of Creditors
- Product Category (after product maintenance)
- Account Statement Fields
- User Defined Fields (UDF) and User Defined LOVs
- Reject Codes

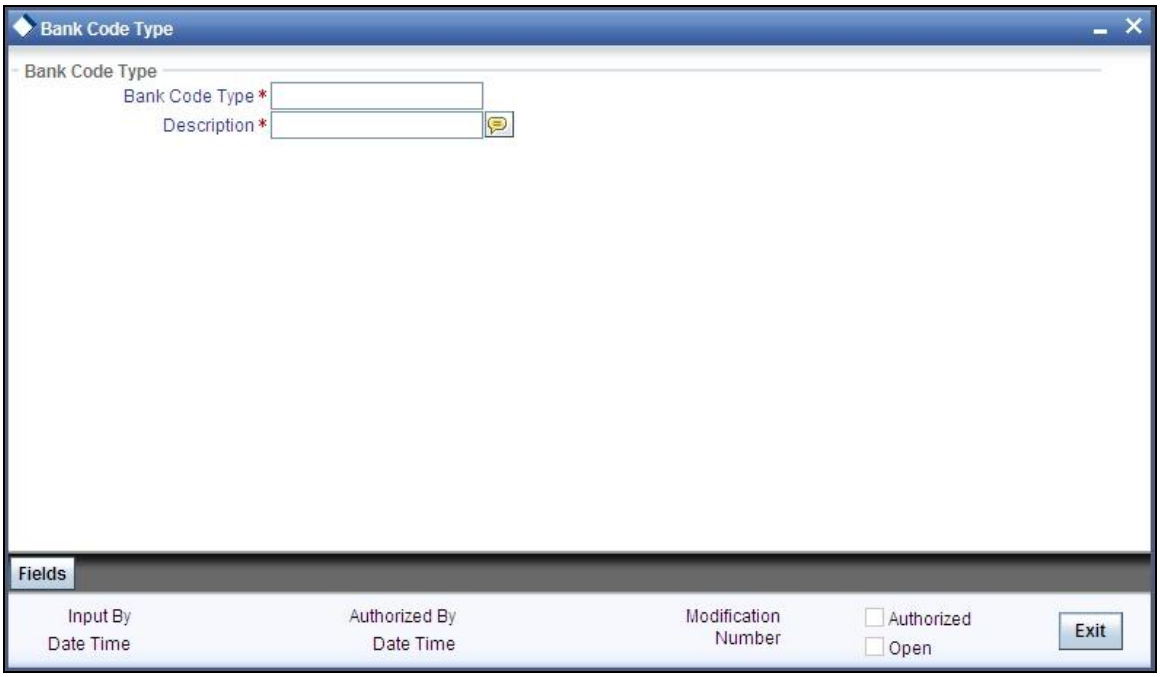
- Debtor Customer Categories
- Charge Product Categories
- Charge Account Mappings
- Cover requirement

You can maintain this information in screens that are invoked from the Application Browser. The subsequent sections of this chapter talk about each of the above mentioned maintenances in detail.

3.3 Maintaining Bank Code Types

You can maintain the different types of bank codes that you intend to maintain for banks in the System, through the ‘Bank Code Type Maintenance’ screen. This maintenance is required to distinguish between the types of bank codes.

You can invoke the ‘Bank Code Type’ screen by typing ‘PCDNKTYP’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



In this screen, you can specify the following details:

Bank Code Type

Specify the type of identifying code that will be maintained for a bank in the system – for instance, SWIFT, BIC, BLZ, IFSC and so on. This code is used to identify the type of Bank code maintained in bank directory.

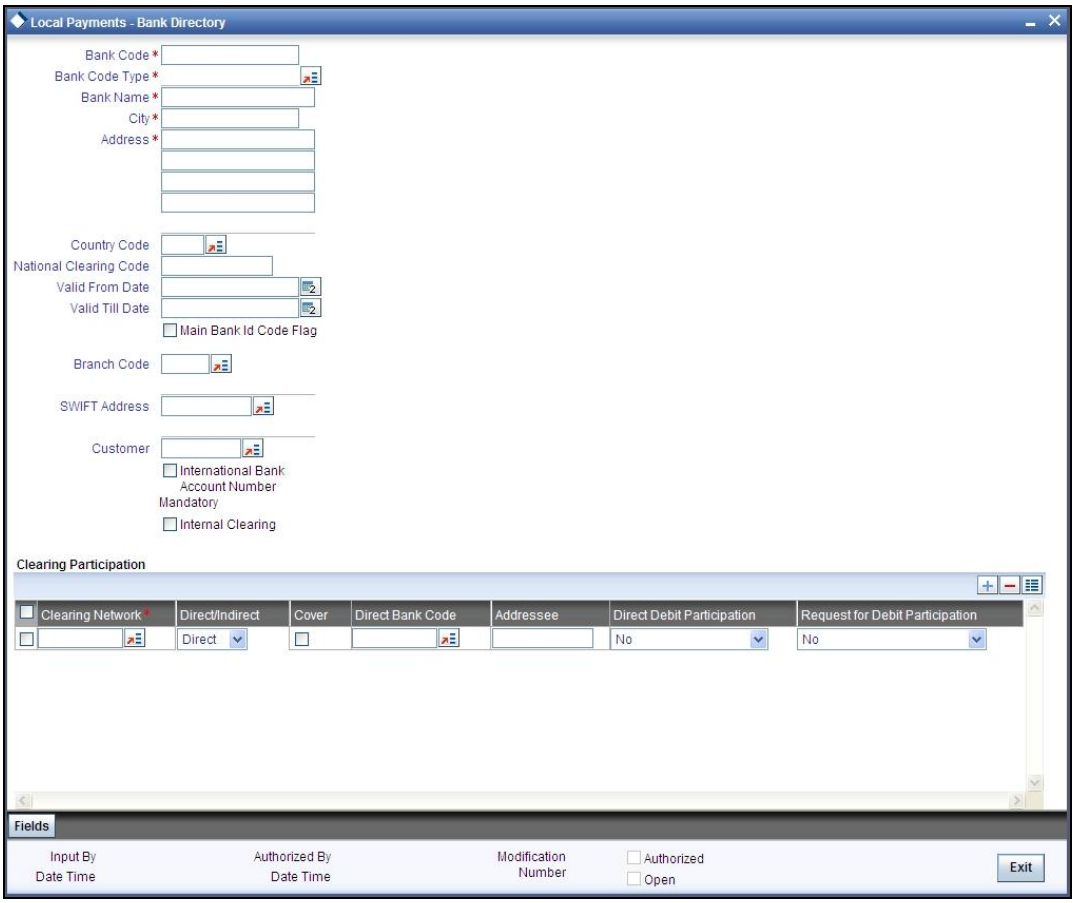
IFSC code is a unique code used to identify the banks in NEFT/RTGS network.

Description

Specify an appropriate description of the type of bank code specified in the Bank Code Type field.

3.4 Maintaining Bank Directory

You can maintain a list of 'Clearing Banks' participating in payments and collections transactions in the PC - Bank Directory screen. You can invoke this screen by typing 'PCDBNKMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



In this screen, you can to maintain the following details:

Bank Code

Every bank with which you have a relationship for processing local payments, direct debits and requests for debit should be identified by a unique code. The clearing bank will be referred by this code throughout the system.

Bank Code Type

You can select the type of identification code being specified for the bank in the directory. For instance, it could be SWIFT, BIC, BLZ, IFSC and so on. The drop down list contains the bank code types maintained in the system, and you can choose the appropriate code type.

Bank Name

Specify the name of the bank maintained in the directory.

City

Specify the name of the city of the bank in the bank directory.

Address

In addition to the bank code, you can also capture the name of the bank and the address for correspondence.

Country

Specify the country of the bank in bank directory. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

National Clearing Code

Enter the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code.

TARGET–2 is a high value Euro Payment clearing system.

For more information on TARGET-2, refer Maintaining Clearing Network details section.

Valid From Date

Specify the date from which the clearing code is valid.

Valid Till Date

Specify the date up to which the clearing code is valid.

Main Bank Identification Code Flag

Main BIC Flag is used to resolve 8 characters BIC. Check this option to indicate that the main BIC must be used if the bank code is incomplete.

Branch Code

If the clearing bank being defined is a Oracle FLEXCUBE branch, you can select the appropriate branch code from the option-list available. Every branch in Oracle FLEXCUBE is identified by a unique branch code. A transaction routed through an internal branch will be processed as an Internal Book transfer.

SWIFT Address

If the clearing bank is part of the SWIFT network, you can select the corresponding SWIFT address from the available option-list.

Customer

You can indicate the customer CIF linked to the clearing bank code, for which the bank directory details are being maintained. For incoming messages in which the clearing bank code (for which the CIF has been maintained) is the counterparty bank code, the CIF maintained here is used, along with the product category of the incoming queue to which the message has been routed, to determine the settlement account.

International Bank Account Mandatory

You can indicate whether outgoing payments booked for the bank with clearing networks for which IBAN validations are made, would be subject to IBAN validation for the counterparty account number.

At PC Bank Directory Level to determine the cover for a participant on a given network a flag is provided and is enabled when routing for a Bank code is “Indirect”. By specifying “Dispatch Media” i.e. SWIFT at product level on setting the field then corresponding transaction is considered for sending cover message to the direct participant depending upon Message Linkage maintenance at dispatch level.

Cover would be generated along with the payment Message as long as Payment message is linked as an advice to the PC Product [DCLG Event].

In case of affirmation, the following are checked by the advice generation process:-

- If the routing is indirect
- If the COVER_REQUIRED flag is set for that bank code/network combination
- If the dispatch media is Oracle FLEXCUBE i.e. Swift

And being conditions fulfilled, a cover message is sent to Direct Participant and Payment message to the addressable Indirect Participant.

Internal Clearing

You need to determine whether the Clearing Bank being defined is an internal entity or an external entity. (A transaction is recognized as an ‘internal’ type when it involves accounts maintained in Oracle FLEXCUBE and another maintained in any other system at your bank. In other words, the accounts belong to the same bank but are maintained in two different systems, Oracle FLEXCUBE being one of them. A transaction is recognized as an ‘external’ type when it involves accounts maintained in Oracle FLEXCUBE and an external entity.

When processing transactions, the system looks up this directory and identifies a clearing bank as ‘internal’ if you have associated it with a valid branch code maintained in Oracle FLEXCUBE and opted for the ‘Internal Clearing’ option. If the clearing bank of the transaction is not specified for Internal Clearing, the system recognizes the clearing bank as an external entity.

3.4.1.1 Clearing Participation

Clearing Network

Typically, you would specify the clearing network for clearing banks that are defined for external clearing. To recall, external clearing involves accounts maintained in Oracle FLEXCUBE and an external entity. The clearing network will be used to send local payments, direct debits and requests for debit instructions from the bank.

Direct/Indirect

For each clearing network, you can specify the nature of the clearing relationship (whether direct or indirect). If the relationship with the entity is indirect, you have to indicate the name of the redirecting bank also.

Mention the account number that your bank maintains with the clearing network.

Cover

For each RTGS and Network combination, you can choose to generate both cover message and payment message for the direct participant of the counterparty. Check the Cover Message option against the clearing network if the cover message has to be generated along with the payment message. The system generates the cover message only if you have linked an advice format in the Dispatch event of Payment Product and also opted for cover message generation for the specified contract.

Direct Bank Code

For processing incoming payment messages, you can setup the following details in the 'PC Bank Directory' screen for the clearing network:

- For direct participants, the 'Direct' option can be chosen in the Direct / Indirect field
- For Addressable Indirect Participants, the 'Indirect' option can be specified, with Cover enabled and the Direct Bank Code (the option list in the Direct Bank Code field contains those bank codes for which the 'Direct' option has been specified for the Clearing Network)
- For Non - Addressable Indirect Participants, the 'Indirect' option can be specified, without Cover and the Direct Bank Code.

Addressee

This will default to the Bank Code in case the Bank Code is a Direct Participant in the Network.

If the Bank Code is a Non-addressable indirect participant, then this will default to the Direct Participant Bank Code.

If the Bank Code is an addressable Indirect Participant, then this will default to the Bank Code.

You can also change the defaulted value if required.

Participation in Direct Debit and Request For Debit Transactions

You also need to indicate the type of transactions supported by the clearing network (whether DD and/or RFD transactions). This specification will be validated when the appropriate transaction type is being processed at your bank.

If not specified, the network will be used to process only payment transactions.

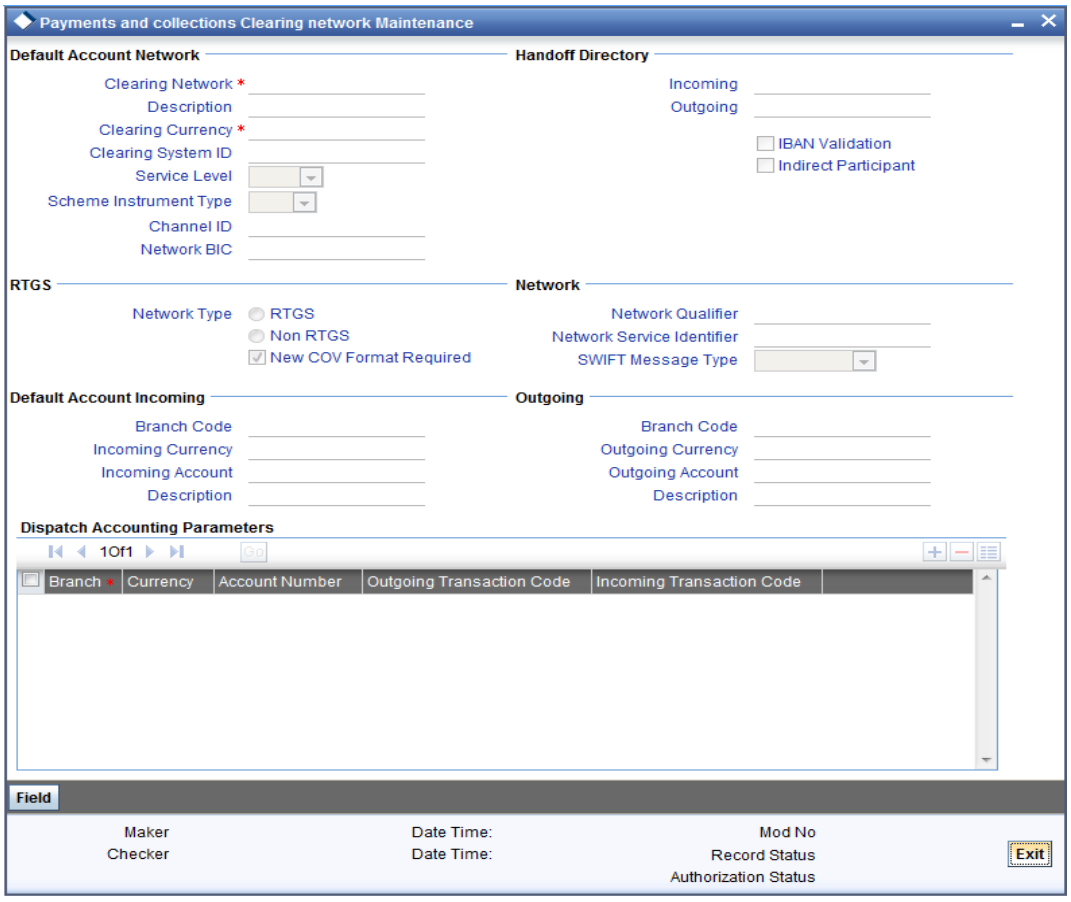
3.4.1.2 Specifying UDF Details

Click 'Fields' button to provide values for the UDFs associated with the screen.

3.5 Maintaining Clearing Network Details

In the Clearing Networks screen, you can maintain the networks (such as SORBNET and ELIXIR) through which you communicate with other banks and financial institutions for funds transfers.

You can invoke this screen by typing 'PCDCLGNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is as below:



In this screen, you should specify the following details:

Network

- The Name of the Clearing Network. This will uniquely identify the network in Oracle FLEXCUBE. Specify the value for the field. The Bank's direct or indirect participation at scheme level can be achieved by maintaining different clearing networks for a CSM & scheme combination.
- A brief description of the network
- Clearing currency of the networkClearing system ID code - Specify a value for the field, to identify a CSM .It is same for all the clearing networks created for different schemes. Also, static data for clearing system ID 'ST2' with description as 'EBA Clearing STEP 2' is available.
- Direct Participant - Check the box, to indicate that the processing bank is either 'Direct Participant' or 'Indirect Participant' of the clearing network and /or the scheme.
- Clearing Network BIC

Handoff Directory

- The Incoming and Outgoing Handoff directories. Incoming and Outgoing transactions will be handed off to the respective directories that you indicate in this screen.
- IBAN validation for the Counterparty Account Number is required for outgoing payments and incoming collections using the clearing network.

  For SEPA products (PC products where Service Level Code is SEPA) system will do the IBAN validation even if the IBAN Validation check box is not checked. For Non SEPA products (PC products where Service Level Code is not SEPA) system will do IBAN validation only when the IBAN Validation check box is checked.
- Indicate whether the processing bank is an indirect participant of the clearing network. If yes, then the counterparty account will be replaced with the currency correspondent account.

RTGS

The following RTGS network details should be specified:

Network Type

Select the network type. This can be RTGS or Non-RTGS. By default, system selects Non–RTGS.

If you select the 'Network Type' as 'RTGS' and 'Network Qualifier' as 'RTGS', then while saving, the system will check if the 'Network Qualifier' is 'RTGS'. If yes, then the Network Type will be 'RTGS'

If you select the 'Network Type' as 'Non-RTGS' and 'Network Qualifier' as 'NEFT', then while saving, the system will check if the 'Network Qualifier' is 'NEFT'. If yes, then the Network Type will be 'Non-RTGS'

New COV Format Required

Check this box to indicate that the cover message needs to be sent in the new format. If you select this option, CUST_RTGS_COV message will be sent which will follow the same format as 202COV.

For more details on new cover message formats, refer the settlements user manual.

Network Qualifier

If the network type is RTGS, indicate whether the network is TARGET 2 system. To enable the system to perform TARGET -2 specific validations during contract input and message generation, select TARGET-2 from the network qualifier drop down list.

You can either choose 'TARGET 2' or 'Others' as the network qualifier. The default value is 'Others'.

This field is enabled only if the network type is chosen as 'RTGS'.

TARGET-2 is a RTGS clearing system for high value Euro payments. All the participants in the current National RTGS system automatically become members of TARGET-2.

Following are the units of TARGET-2:

- Direct TARGET-2 participant
- Indirect TARGET-2 participant

If payment is done from direct TARGET-2 participant to another direct TARGET-2, the account of the sender will be debited and that of receiver is credited.

If payments are sent from a direct TARGET-2 participant to a direct TARGET-1 participant, an interlinking account is used.

Swift Type

Select the swift type from the drop down list. The drop down list contains the options 'FIN' and 'FIN Y- Copy'.

Network Service Identifier

The service identifier that is specified here will be displayed in Field 113 of Block 3 header in the RTGS message as follows:

- SCT
- SDD
- INS
- ECC
- ENE
- 001
- COB
- BE10
- BE11
- BE12

. This will be enabled if network type chosen is 'RTGS'.

Incoming

Branch Code

Specify the code for the branch that is participating in the incoming account process.

Incoming Currency Code

If you select the currency code, all the accounts associated with the chosen currency code will be displayed in the option list provided in the adjacent field.

Incoming Account

In case of incoming transactions received over the network, the account that you indicate here will be debited by default.

Description

In case of TARGET 2 clearing network, the default incoming account will be the primary nostro account with the central bank that should be debited while processing an incoming TARGET 2 payment.

Outgoing

Branch Code

For all outgoing transactions sent over the network you are maintaining, you can specify the default account that should be credited.

Outgoing Currency code

If you select the currency code, all the accounts associated with the chosen currency code will be displayed in the option list provided in the adjacent field.

Outgoing Account

In case of outgoing transactions received over the network, the account that you indicate here will be credited by default.

Description

In case of TARGET 2 clearing network, the default incoming account will be the primary nostro account with the central bank that should be credited while processing an outgoing TARGET 2 payment.

You are not allowed to maintain the same default incoming or outgoing accounts for different networks.

Dispatch Accounting Parameters

To consolidate the accounting entries such that the Clearing Nostro GL is netted to post single debit and credit entries for each file that is dispatched, you will need to identify the Clearing Nostro account through the Dispatch Accounting Parameters section in the 'Clearing Network' screen.

Branch

Select the appropriate branch code and the currency code from the corresponding option lists available.

Nostro Account

You can maintain different clearing Nostro accounts for the above combination of branch and currency.

Outgoing and Incoming Transaction Code

After you identify the nostro account to which the consolidated entry will be passed for all Dispatch entries you have to select separate transactions codes against which all the incoming and outgoing transactions are to be tracked. The BIC codes for the clearing network will be derived using the Nostro Account so maintained.

Example

The consolidation of entries to be passed to the Clearing Nostro Account as part of Dispatch Accounting for each Dispatch File is based on the Debit / Credit Indicator and Counterparty Value Date in the contract details.

For an outgoing payment product, you have maintained the Counterparty Value Days as 1 and the Customer Value Days as zero. The other transaction parameters are as follows:

Booking Date: 22nd August 2003

Activation Date: 22nd August 2003.

Entry days for both customer leg and counterparty leg is 22nd August 2003

Dispatch Date =22nd August 2003

Therefore,

Customer Value Date = 22nd August 2003

Counterparty Value Date =23rd August 2003

The consolidation entries would be posted as follows:

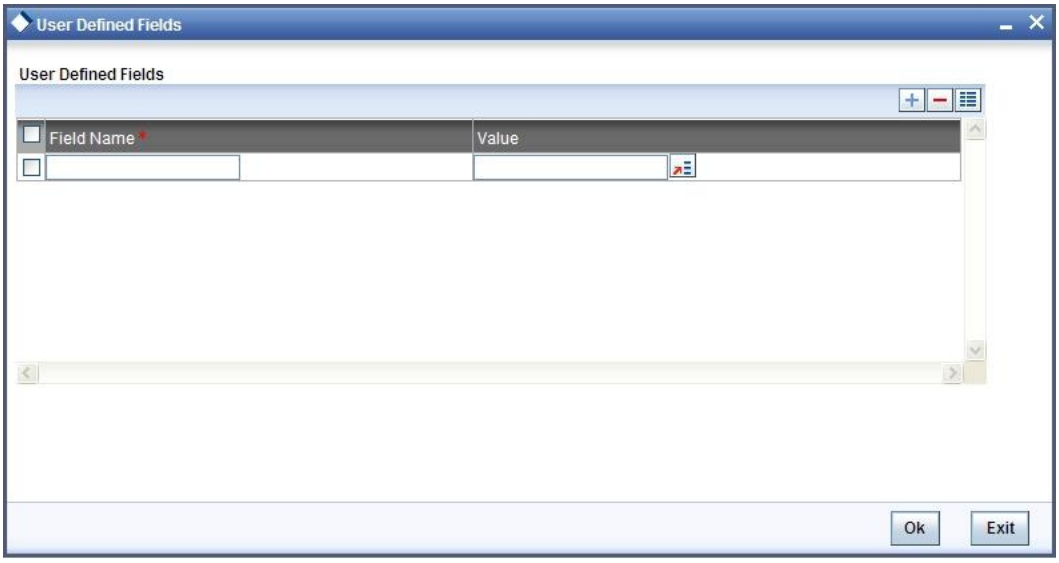
Event	Accounting Role	Debit / Credit Indicator	Value Date
DRLQ	Customer	Debit	22-Aug-2003
CRLQ	Counterparty/Clearing Suspense	Credit	23-Aug-2003

Dispatch Accounting

Event	Accounting Role	Debit / Credit Indicator	Value Date
DCLG	Clearing Suspense	Debit	23-Aug-2003
DCLG	Nostro	Credit	23-Aug-2003

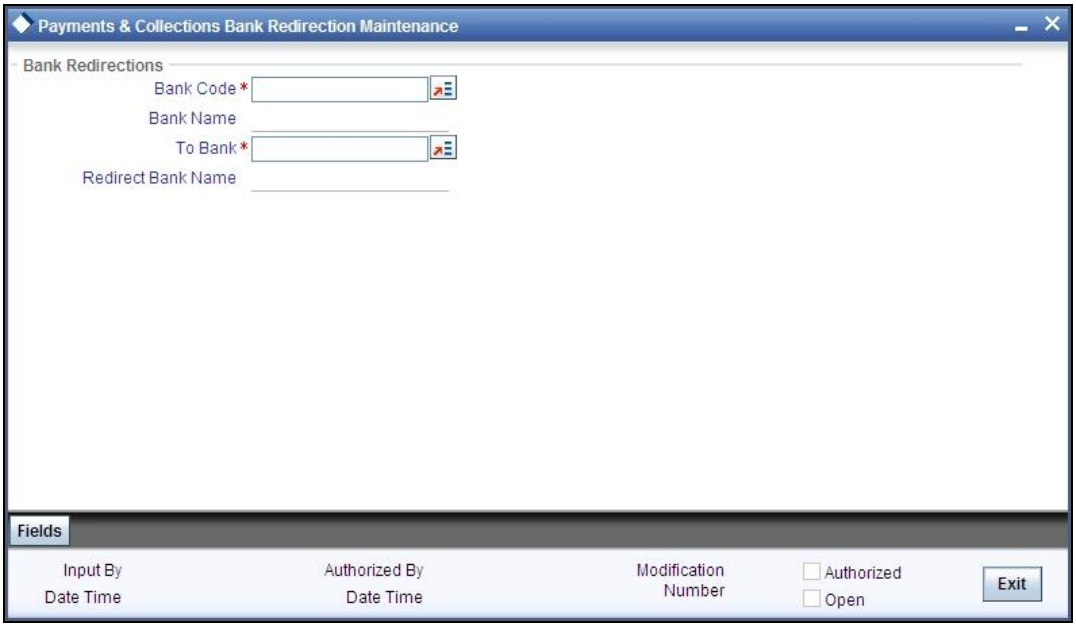
3.5.1.1 Specifying the UDF Details

Click 'Fields' button to provide values for the UDFs associated with the screen.



3.5.2 Maintaining Redirection Details for a Bank

On occasions, transactions involving a specific bank may have to be redirected to another bank. In the 'Bank Redirection' screen, you can maintain the redirection details for a bank. You can invoke this screen by typing 'PCDBKRED' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



In this screen, you can specify:

From Bank

Select the bank for which you are maintaining redirection details

To Bank

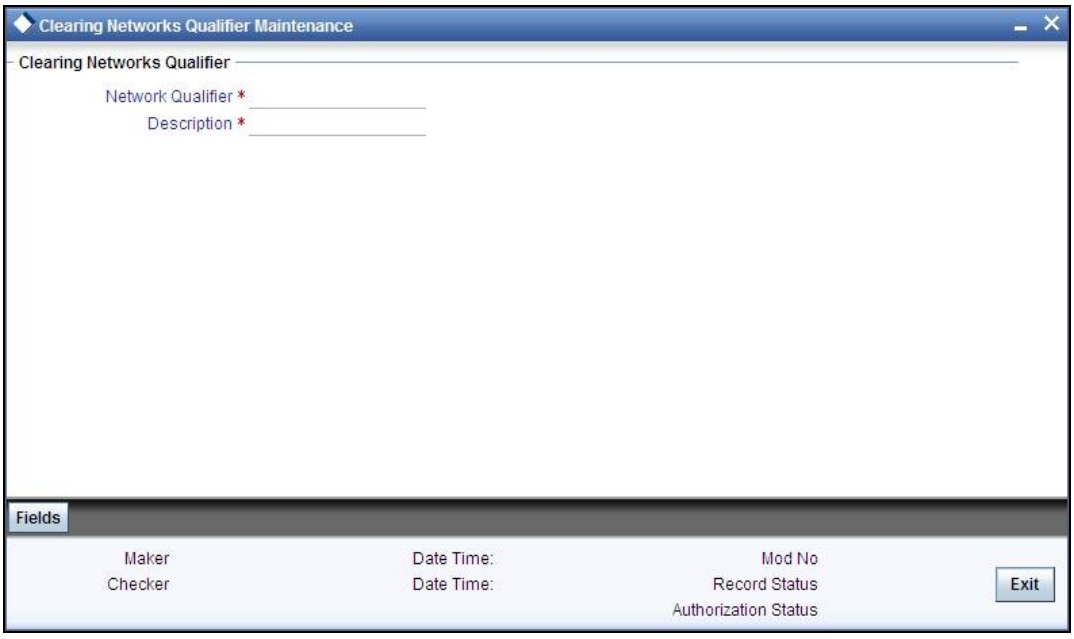
Select the bank to which transactions should be redirected.

All transactions involving the bank for which you are maintaining redirection details will be automatically redirected to the bank you specify here.

STOP You can maintain redirection details only for banks maintained in the Bank Directory screen.

3.6 Maintaining Clearing Network Qualifier Details

In the Clearing Network Qualifier Maintenance screen, you can maintain the network qualifiers. You can invoke this screen by typing 'PCDCLNTQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is as below:



Network Qualifier

Specify the network qualifier details.

Description

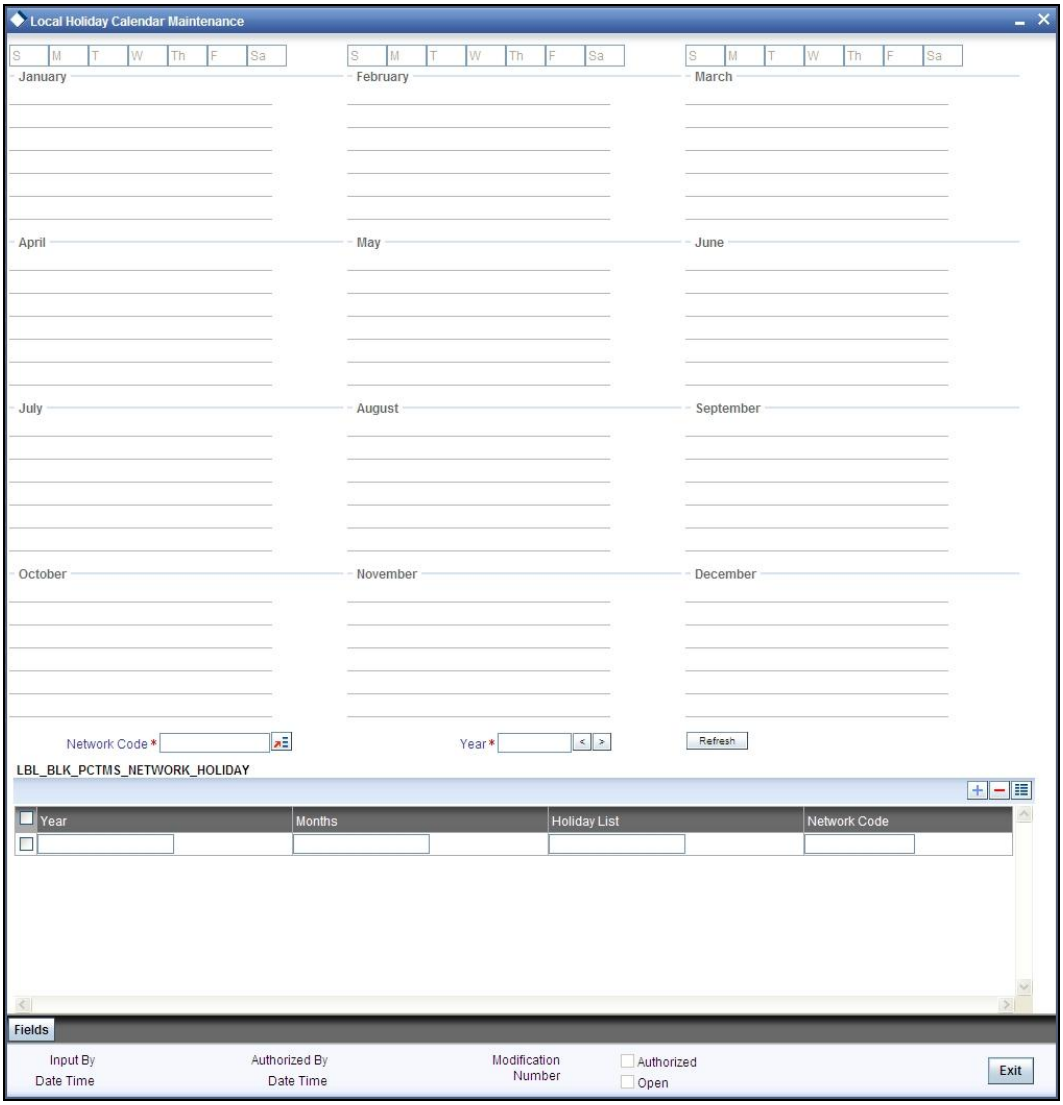
Specify the network qualifier description.

Network Qualifiers will be factory shipped as follows:

Network Qualifier	Description
T	TARGET-2
O	Others
R	RTGS-INR
N	NEFT

3.7 Maintaining Network Calendar

In the Network Calendar screen, you can maintain the working days, half working days and holidays for the year and network. You can invoke this screen by typing 'PCDNWHOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is as below:



Network Code

Specify the network code.

Year

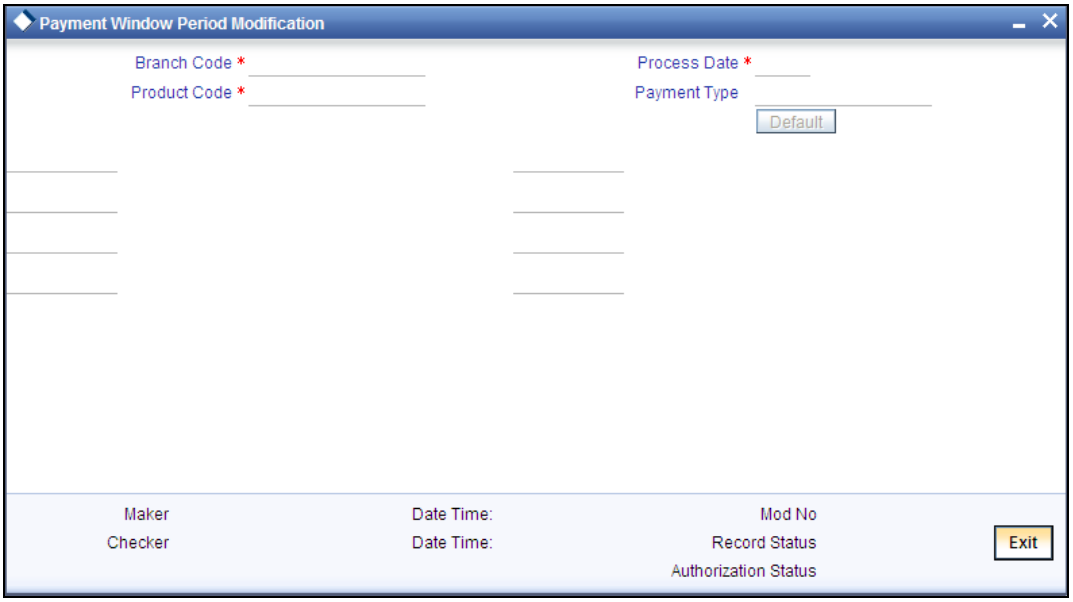
Specify the calendar year.

When calendar is added for a year, by default the system will mark all Sundays as holiday with Red color and Saturdays are marked as half-day with Orange color and remaining days are marked as Green color that indicates working day.

3.8 Modifying Window Period Information

In the Payment Window Period Modification screen, you can modify the window period information for a product for a branch for the current process date. The window periods maintained in this screen is applicable only to the current process date.

You can invoke this screen by typing 'PCDPRDAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is as below:



Branch Code

Specify the branch code.

Product Code

Specify the product code.

Process Date

Specify the process date.

Payment Type

The system will display the product type of the selected product.

Initiator Start Time

Specify the contract initiation start time in hours and minutes for Full Day.

End Time

Specify the contract initiation end time in hours and minutes.

Auth1 Start Time

Specify the contract Level 1 Auth start time in hours and minutes for Full Day.

Auth1 End Time

Specify the contract Level 1 Auth end time in hours and minutes for Full Day.

Auth2 Start Time

Specify the contract Level 2 Auth start time in hours and minutes for Full Day.

Auth2 End Time

Specify the contract Level 2 Auth end time in hours and minutes for Full Day.

Release Start Time

Specify the contract Release start time in hours and minutes for Full Day.

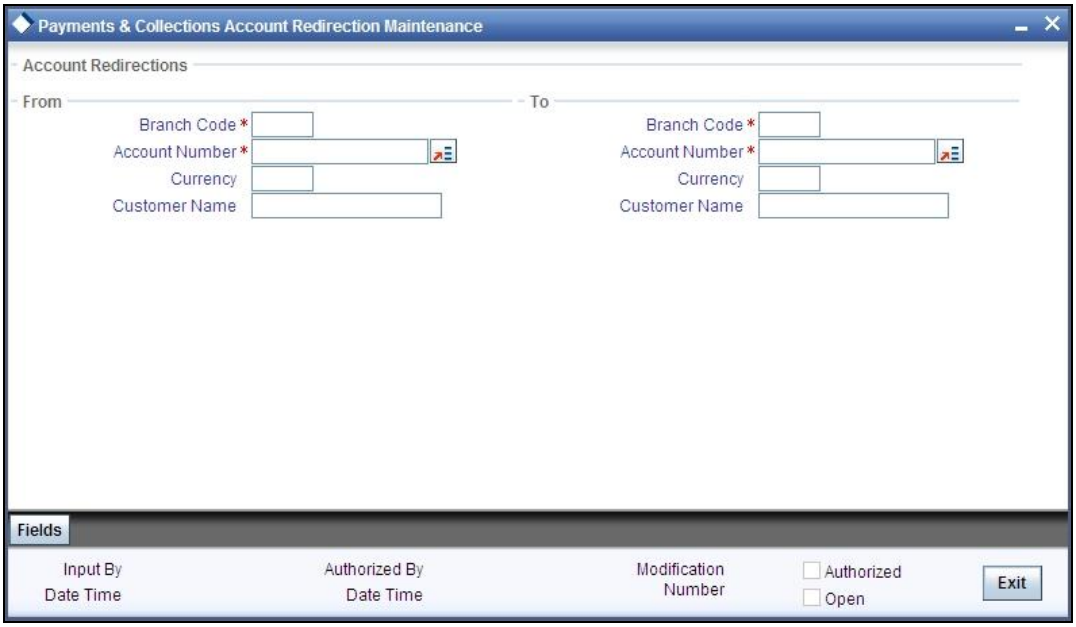
Release End Time

Specify the contract Release end time in hours and minutes for Full Day.

Clicking on the 'Default' button, the system will default the window period information for the given product. If the current process date is Full Day then system will default the Full Day window period information else if the Process Date is Half Day then system will default the Half Day window period information.

3.9 Maintaining Redirection Details for an Account

Just as you redirect transactions from one bank to another, so also on occasions, transactions involving a specific account maintained in Oracle FLEXCUBE may have to be redirected to another valid account maintained in Oracle FLEXCUBE. In the 'Account Redirection' screen, you can maintain the redirection details for an account. You can invoke this screen by typing 'PCDACRED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can specify:

From

Select the account number for which you are maintaining redirection details. The following are displayed:

- The branch code of the selected account number
- The currency of the account number
- The customer name who is holding the account

To

Select the account to which transactions should be redirected.

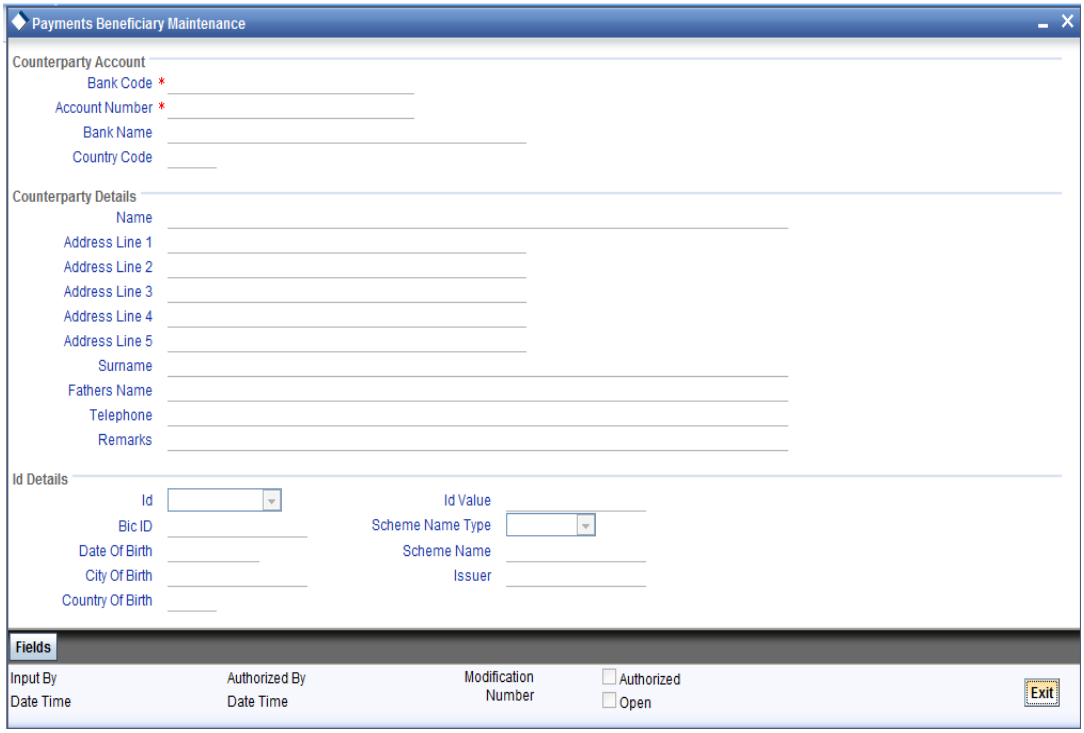
On selection of the account number from the option-lists available, the following details get displayed:

- The branch code of the selected account number
- The currency of the account holder
- The customer name who is holding the account

All transactions involving the account for which you are maintaining redirection details will be automatically redirected to the account that you specify here.

3.10 Maintaining Beneficiary Accounts for Counterparty Bank

You can maintain a list of beneficiary accounts for a counter party bank for local payments and collections transactions through the 'PC Beneficiary Maintenance' screen. You can invoke this screen by typing 'PCDBENMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Counterparty Account

Bank Code

You need to specify the Bank Code of the Counterparty Account from the option list provided. The Bank Name will be displayed alongside.

Account Number

You need to specify the Account Number of the counterparty account. This along with the Bank Code will be uniquely identified in the system.

If you have checked the option 'IBAN Check Required' at clearing network level, the system validates IBAN for the counterparty account for outgoing payments and incoming collections. However, the system does not validate the account number that you specify here. You need to specify the correct account number for the counterparty.

Country Code

Specify the code of the country in which the account is held.

The account number is captured in CCC format for Spanish accounts and IBAN account for Non Spanish accounts.

Counterparty Details

Name

You need to specify the counterparty name for the local payment transaction.

Address Line1, 2, 3, 4 and 5

Specify the address of the counterparty. You can maintain up to five lines of address information.

Surname

Specify the surname of the counterparty.

Fathers Name

Specify the fathers' name of the counterparty.

Telephone

Specify the telephone number of the counterparty.

Remarks

Specify the free hand text related information of the beneficiary.

Identification Details

Identification

Select the option to identify the counterparty either by Organization details or by Individual person details. The options available in the drop-down list are:

- Organization Identification
- Private Identification

Identification Type

Select the identification type of the Counterparty from the option list available. This is mandatory only if Identification is specified.

Counter Party BIC ID

Specify thethe Bank Identification Code of the Counter Party.

Counter Party Scheme Name Type

Select the Identification Scheme Type of the counterparty from the select list.

The valid values are:

- C – Codes
- P – Proprietary

Counter Party Scheme Name

Specify the value for Identification Scheme Name field.

If Scheme Name type is C then the Scheme Name can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification. If the Scheme Name Type is P then you can enter the value for the field.

Counter Party Date of Birth

Specify the date of birth of the Counter Party.

The following fields are deleted from the screen:

- Counter Party Identification Type

Counter Party Other Identification TypeIdentification Value

Specify the identification value for the Counterparty for the given identification type. This is mandatory only if the Identification type is specified.

Issuer

Specify the Identification Issuer of the counterparty. This is used to identify if Organization identification is used as Proprietary Identification or Private Identification.

Other Identification Type

Specify the type of the other identification specified for the Counterparty. This is enabled and is mandatory for Private identification details.

City of Birth

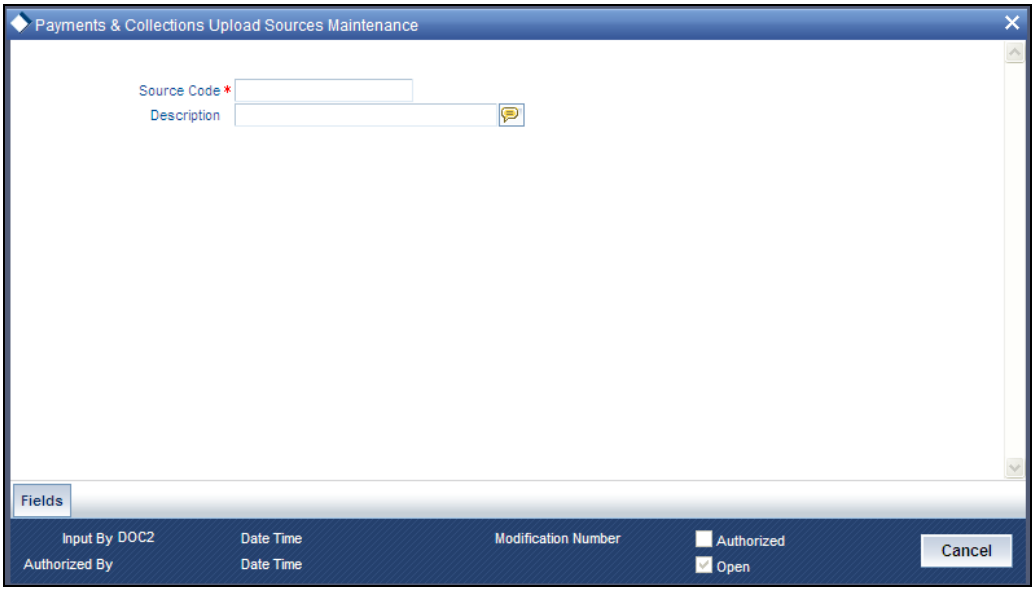
Specify the city of birth of the Counterparty. This is enabled and is mandatory if you have selected identification type as ‘Date and Place of birth’.

Country of Birth

Select the country of birth of the Counterparty from the option list. This is enabled and is mandatory if you have selected the identification type as ‘Date and place of Birth’.

3.11 Maintaining Upload Sources

You can identify the sources from which you would like to receive payment and collection transactions for processing. The transactions are uploaded from these sources into Oracle FLEXCUBE. You can identify a source in the PC - Upload Sources screen and invoke the 'Payments and Collections Upload Sources' screen by typing 'PCDUPLDM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you must enter the following details:

Source Code

Specify a unique code that will identify the source throughout the system.

Description

Enter a brief description of the source.

Oracle FLEXCUBE has the following inbuilt upload sources:

- MANUAL_BOOK (Manual Book)
- MANUAL_REJT (Manual Reject)
- MANUAL_APPR (Manual Approval)
- MANUAL_RECL (Manual Recall)
- MANUAL_RDSP (Manual Redispatch)

Users at your bank can ONLY process payment transactions received from a source that is maintained in this screen.

3.12 Specifying Parameters for a Source

For a combination of product category, source code and customer, you can maintain certain upload parameters such as:

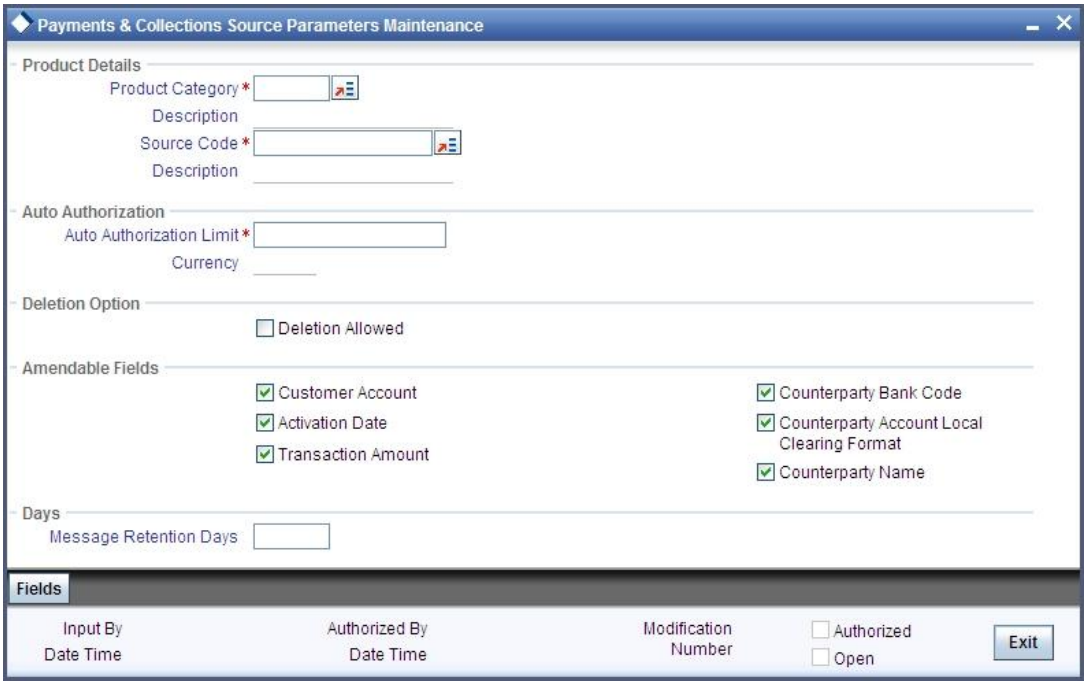
- An Automatic Authorization Limit
- Whether uploaded transactions can be deleted
- The fields that can be amended

- The number of working days (calculated from the initiation date of the transaction) for which the messages need to be retained in the system
- The source parameter maintenances should be in sync with the maintenances for external systems in Gateway module

For more information on 'Gateway Maintenances', please refer to Gateway Maintenance user manuals.

You can setup upload parameters in the 'Payments and Collections Source Parameters' screen and invoke this screen by typing 'PCDUPLDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as below:



In this screen, you can specify the following details:

Product Details

Product Category

Select the product category from the list of options available.

Source Code

Select the source code from the list of options available.

Auto Authorization

Auto Authorization Limit

If you specify an automatic authorization limit, transactions (belonging to the product category and source combination) involving amounts less than or equal to the limit will be automatically authorized on upload. Transactions exceeding the limit specified have to be authorized manually after upload. The authorization limit is maintained in the local currency of the bank.

If you do not specify an authorization limit, all transactions belonging to the customer, source and product category combination will be automatically authorized on upload.

Deletion Option

Deletion Allowed

Check this box to indicate that the uploaded transaction can be deleted.

Amendable Fields

For a combination of customer, source code and product, you can also specify a list of fields that can be amended on upload. This implies that on upload, the transaction details corresponding to the fields you specify here can be amended before the transaction is processed. You can amend the following fields:

- Customer Account
- Activation Date
- Transaction Amount
- Counterparty Bank Code
- Counterparty Account Local Clearing Format
- Counterparty Name

Days

Message Retention Days

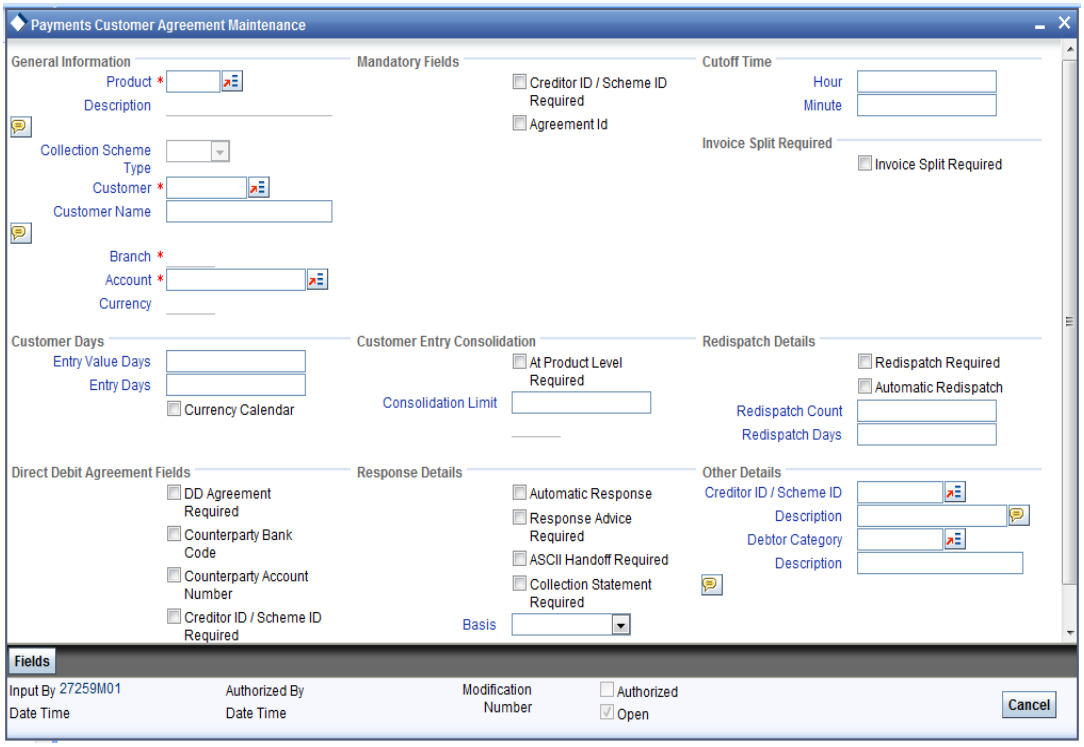
The number of working days (calculated from the initiation date of the transaction) for which the messages need to be retained in the system.

As stated earlier, Oracle FLEXCUBE has the following inbuilt sources, for which you need to maintain the corresponding preferences:

Upload Source	Product category
Manual Book	Incoming Collection Reject Of Outgoing Collection Recall of Outgoing Collection
Manual Redispatch	Outgoing Collection
Manual Approval	Approval of Incoming Collection (RFD)
Manual Reject	Reject Of Incoming Collection
Manual Recall	Recall of Incoming Collection (DD)

3.13 Capturing Customer Agreements

Prior to processing payment and collection transactions, you need to capture the details of the agreement between your bank and the customer involved in the transaction. The agreement details maintained in the 'Customer Agreements' screen, are for a product, customer and account combination. You can invoke this screen by typing 'PCDCLAGT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following agreement details can be maintained:

General Information

Product

You can select the product for which the agreement details are being maintained. The agreement details will be validated only for transactions involving the product selected in this field.

Collection Scheme Type

The value for the field is defaulted from the selected product . The field is used to differentiate 'B2B' scheme customer agreements from 'CORE/COR1' scheme customer agreements.

Customer

In this field, you will select the name of the customer taking part in the agreement.

The ‘ALL’ option is available for all payment product types and for recall and reject collection product types. An incoming/outgoing DD or RFD may be rejected or recalled (applicable only to DDs) for various reasons. Thus, a reject or recall transaction (involving the appropriate reject or recall product) is in effect the child transaction of the corresponding incoming or outgoing (parent) transaction. At the time of processing the parent transactions, the system will perform the necessary validations. When processing a reject or recall (child) transaction, you will need to specify the ‘Original Collection Reference Number’ (of the parent transaction) as mandatory information. The system will use this number to associate the child transaction with the appropriate parent transaction. No further validations will be performed on the child transaction. In other words, the agreement details for a reject or recall transactions will necessarily be the same for all customers and not specific to a customer. Therefore, you can use the ‘ALL’ option in this field.

Branch

Specify the branch that is that is associated with the customer for whom the agreement is being maintained.

Account

You can specify the account for which the agreement details are being maintained. The currency of the selected account will get displayed in the adjacent field, based on the product linked.

In this field also, you can select the ‘ALL’ option for payments, reject and recall products ONLY, for reasons discussed above.

Note the following:

- If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the agreement.
- If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

Cut Off Time

Hour/Minutes

You can indicate the cut off time (in hr and min) for the customer and product combination involved in the agreement. The cut off time specified here takes precedence over the one specified at the product level.

During product resolution, based on the cut off time maintained, the system will determine whether the transaction is received before the cut off time. For transactions received after the cut off time, the system will resolve the product for which ‘post cut off’ is allowed. The activation date (the current system date) of such transactions will be moved to the next day.

Transactions with activation dates in the past or future will be resolved as received before the cut off time (pre cut off).

Customer Days

Entry Days

For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the booking date of the transaction should be arrived at.

Your specification in the Customer Entry Days field will be added to the activation date to arrive at the Customer Entry Date for transactions received before the cutoff time specified for the product.

Entry Value Days

For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the value date of the accounting entries for customer leg of the transaction should be arrived at.

Your specification in the Pre-cutoff field will be added to the activation date to arrive at the Customer Entry Value Date for transactions received before the cutoff time specified for the product.

Customer Entry Consolidation

You can opt to consolidate the customer leg of transactions involving the customer and product combination.

At Product Level Required

Check the box if you require transactions to be consolidated at product level.

Consolidation Limit

If the customer leg of the transactions should be consolidated, you can specify a transaction amount limit for the transactions that should be considered for consolidation. Transactions that exceed the limit you specify will not be taken up for consolidation. If you do not specify a consolidation limit, the customer leg of all transactions involving the customer and product will automatically be consolidated.

Note that your specifications in this screen take precedence over any product or account level parameters.

Invoice Split Required

Invoice Split Required

Oracle FLEXCUBE allows you to split a transaction into multiple transactions if the transaction amount exceeds the maximum transaction amount limit specified above. However, you can choose to split the amount for transactions involving an outgoing product.

Direct Debit Agreement Fields

Direct Debit Agreement Required

For the product and customer combination, you have to indicate if a direct debit (DD) agreement is required for processing Incoming and Outgoing transactions. Unlike the customer agreement, which is used to validate the product and customer involved in a transaction, a DD agreement exists between the customer and the counterparty participating in a transaction.

DD Agreement Required:

Select the field to validate on the mandate existence for ‘B2B’ scheme.

If the selected customer is ‘Individual’ type then a static data for error code ‘PC-SVV-09M’ with description as ‘Customer type cannot be Individual for B2B Collection Scheme ‘will be generated.

Counterparty Bank Code

Check the box if you have the counterparty bank code that is involved in the DD agreement.

Counterparty Account Number

Check the box if you have the counterparty account number that is involved in the DD agreement.

Creditor ID/ Scheme ID Required’**Check the box if you have the counterparty account number that is involved in the DD agreement It is mandatory to check this box to process mandate updates/validations.Agreement Identification**

Check the box if you have the DD agreement identification details. It is mandatory to check this box to process mandate updates/validations.

Redispatch Details

Redispatch Required

An outgoing DD/RFD may be rejected for various reasons, one such reason being the lack of funds in the customer (debtor’s) account. The debtor’s bank may therefore, reject the Incoming DD/RFD. The creditor’s bank will process the same as a reject of Outgoing DD/RFD. However, the system allows you to redispatch a rejected outgoing DD/RFD. A redispatch initiates a new transaction, which is referred to as the child contract of the original, rejected transaction. On initiation of the child contract, the corresponding parent contract gets closed. The child contract inherits all attributes of the parent contract. The redispatched contract may be rejected by the debtor’s bank again. In such a case the creditor’s bank may redispatch the collection based on the parameters maintained in the agreement. Every redispatch creates a new child contract. The activation date of a rejected redispatch will be used to determine the date of the subsequent redispatch.

Auto Redispatch

You can also select the ‘Auto Redispatch’ option to indicate that the redispatch will be done automatically by the system.

Redispatch Count

For an automatic redispatch, you can specify the number of times a transaction can be redispatched in the ‘Redispatch Count’ field. A redispatch may eventually result in a funds transfer, if sufficient funds are available in the debtor’s account. If funds are not available even after the last redispatch, the system will process it as a reject transaction.

Redispatch Days

For an automatic redispatch, you can indicate the number of working days (redispatch days) to be added to the activation date to arrive at the date on which a transaction is to be redispatched.

Response Details

Auto Response

An RFD transaction, if not approved within the response period is considered closed. Select the 'Auto Response' option to indicate that the approval or closure will be handled automatically by the system.

ASCII Handoff Required

For contracts involving the product and customer combination, you can specify whether the contract information is to be written into handoff tables, to be picked up or referenced by the external agency.

Collection stmt Required

Collection statements can be generated for contracts involving the customer and product combination, if indicated in this screen.

Response Advice Required

You can also choose to generate a response advice for Incoming/Outgoing DD and RFD transactions. If selected, one of the following advices will be generated:

- Approval: An advice of approval will be sent to the creditor's bank if the Incoming DD/RFD is approved by the debtor's bank.
- Reject: Reject of an Incoming DD/RFD will result in the generation of the reject advice. This will be from the debtor's bank to the creditor's bank.
- Closure: A closure advice is sent when the transaction is closed by the system.

If you have opted to generate a response advice, you need to indicate when the advice needs to be sent. You can send the advice on the event date or on the response date.

Basis

Select the basis for response. You can select any one of the following options:

- Response Date
- Event Date

Mandatory Fields

You can check the fields that are required as mandatory information for processing Incoming and Outgoing transactions. The fields available are:

- Agreement Identification Required
- Creditor Scheme Identification Required

You cannot select the creditor's ID for an Outgoing transaction as the transaction is initiated by the creditor.

Other Details

Creditor ID/ Scheme ID For outgoing collections initiated by the customer, you can specify the creditor ID of the customer. If the value is not available in the list, then enter the value for the field (Creditor Scheme ID for SEPA scheme and Creditor ID for Non-SEPA scheme).FLEXCUBE maintains a record of entered Creditor on save.

Whenever an outgoing transaction involves an outgoing product and customer combination, the system defaults the creditor ID as mentioned in the customer agreement.

Debtor Category

For outgoing collections initiated by the customer, you can specify the debtor categories with which the customer deals.

Whenever an outgoing transaction involving an outgoing product and customer combination, the system defaults the preferences maintained for the debtor category that has been specified in the customer agreement.

3.13.1.1 Automatic Cancellation of the Mandate

For a given mandate, if there are no transactions for 36 months, system automatically cancels the mandate so that no further transactions are processed for this mandate. The End of Day batch in Oracle FLEXCUBE, which is run daily as part of EOD, checks the mandate details maintained in 'Payments & Collections Debtor DD Agreements' screen. System checks is the latest 'Effective Date' for any mandate record is earlier than the current application date by more than 36 months and the 'Mandate Status' is not 'Cancelled'. In this case, 'Mandate Status' is updated to 'Cancelled' and the 'Effective Date' is updated to the current processing date. Also, 'Amendment reason' is updated as 'AUTO CANCEL'.

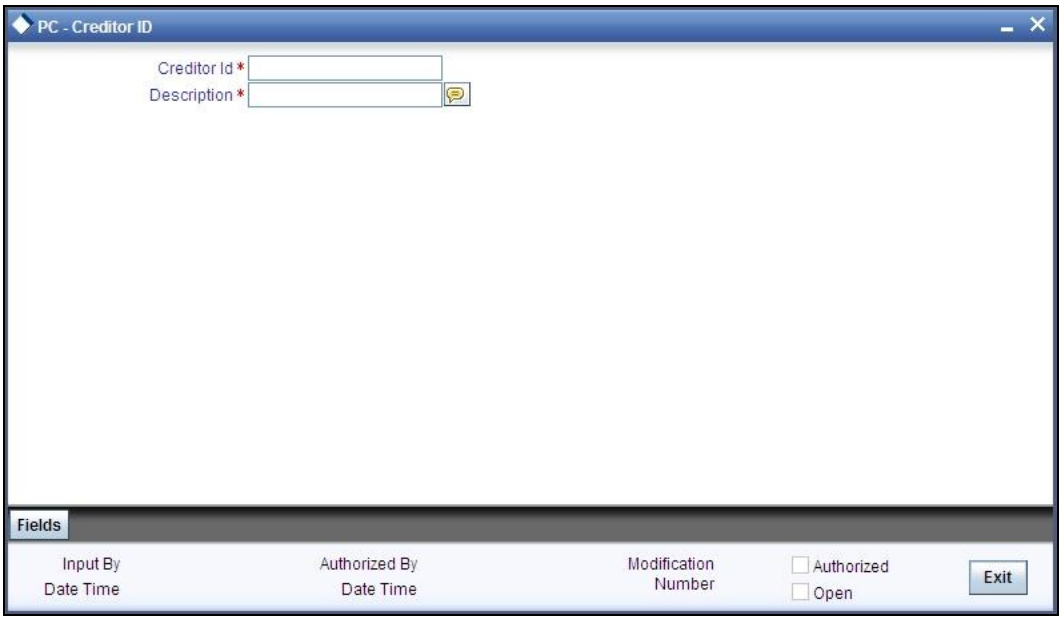
For a mandate record, if the 'Effective Date' is either not earlier than 36 months or the "Mandate Status' is maintained as 'AUTO CANCEL', then this record is skipped by the system.

For more details on End of Day batch process, refer the 'AEOD' user manual.

The parameter 'MANDATE AUTO CANCEL MONTHS' has the configurable value of 36 and is factory shipped.

3.14 .Maintaining Creditors

You can maintain the creditor identification like the Creditor ID and description for creditors with whom your bank transacts. These details are maintained in the 'Payments and Collection Creditor ID Maintenance' screen. You can invoke this screen by typing 'PCDCREID' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Creditor Identification

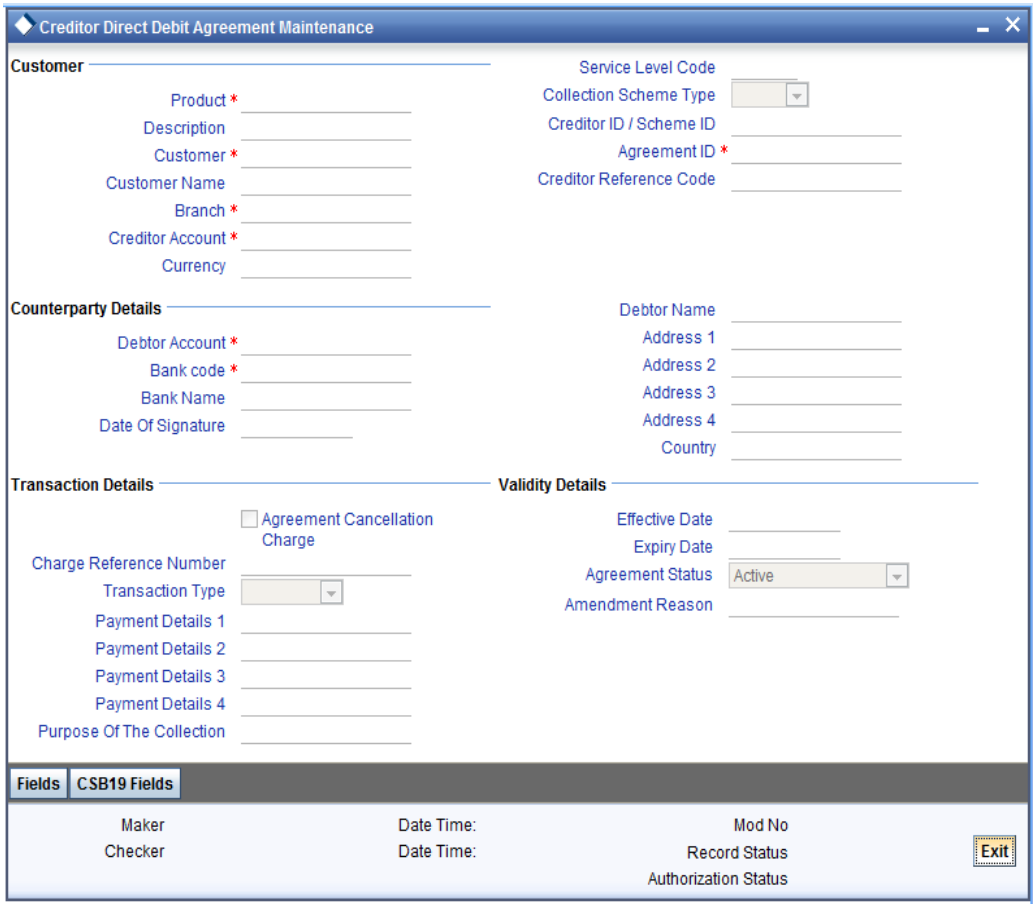
Specify the Creditor identification here.

Description

Enter a description for the creditor id that you have entered.

3.15 Maintaining DD agreement details for creditors

This agreement is maintained by your bank on behalf of customers who participate as creditors in a direct debit transaction. The details are maintained in the 'Payments and Collection Creditor DD Agreement Maintenance' screen. You can invoke this screen by typing 'PCDCRAGR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The details maintained here will be used to validate outgoing transactions (initiated by the creditor).

If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

Product

Select the product from the list option provided. This is applicable only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Service Level Code

The system displays the value of 'Service Level Code' maintained at product level, once you select the product code.

Collection Scheme Type

The value for the field is defaulted from the selected product. The value is specified in Payments and collections product definition screen (PCDPRMNT).

The field is used to differentiate 'B2B' scheme mandates from 'CORE/COR1' scheme mandates.

Creditor ID / Scheme ID

Specify the value for the collection scheme types CORE, COR1 and B2B.The field value is validated against the format specified for 'Creditor ID/Scheme ID' field in 'Payments and Collections Creditors details maintenance (PCDCREID).While processing contracts for collection transaction, the system will validate Creditor Scheme Identifier for the space between the positions 5 and 7 in Creditor Scheme Identifier.

If there are spaces, then the system displays an error during manual contract creation in 'Payment & Collection Transaction Input'. Then the incoming messages will be moved to Transaction Repair queue. Positions 5 to 7 contain the creditor business code. When the creditor business code is not used, then value is set to 'ZZZ'. The creditor business code is not considered while checking for existence of the agreement.

Agreement Identification

Specify a unique ID to identify the agreement between the creditor and the debtor participating in a transaction.

Creditor Reference Code

Specify creditor's reference code here, the field is optional. The maximum length of the value in the field is 35 characters.

Customer

Specify the customer if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Branch

Specify the branch if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Creditor Account

Specify the account if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Currency

The system displays the local currency.

You need to specify the following agreement details:

Counterparty Details

Debtor Name

Specify the name of the debtor under the scheme.

Date of Signature

Specify the date on which the mandate has been signed by the debtor.

Bank code

Select the bank of the counterparty (debtor).

Debtor Account

Specify the Debtor account in Local Clearing Format (LCF). Banks within the same local clearing network will be assigned unique account numbers based on the local clearing format specific to the network.

.

Address 1, 2, 3, 4 and 5

Specify the counterparty address.

Country

Specify residential country of debtor here. The field is optional and the maximum length of the value in the field is 35 characters.

Transaction Details

Agreement Cancellation Charge

To indicate applicability of charges or fees levied on setting up and / or amending direct debit creditor or debtor agreements, you can enable the Charges Applicable option in the PC Creditor Agreements screen.

The applicable charges are computed through the Interest and Charges (IC) module. For details, refer the Interest and Charges module user manual.

The preferences for product debtor categories are discussed in a later section of this chapter.

Payment Details 1, Payment Details 2, Payment Details 3 and Payment Details 4

Specify unstructured remittance information. The fields hold free format text of 35 characters each

Purpose of Collection

Specify the need of the collection transaction here. The field is optional.

Charge Reference Number

Specify the charge reference number in this field.

Transaction Type

Select the debit transaction type from the drop-down list. The options are:

- One-off
- Recurrent

Validity Details

Expiry Date

Specify the end date for a particular Creditor DD agreement here. On the maintained date, agreement status will get updated as 'Expired' as part of the existing batch process.

Agreement Cancellation Charge

Specify the value for the field to determine whether charges to be collected or not for the automatic cancellation of agreement due to non-usage.

Version Number

This is a display field that indicates the version number.The system defaults 1 as the version number.

Once the authorized mandates are amended the version number for a mandate would be incremented and the original mandate version and original data would be moved to the mandate history.

Version number incremental will be latest version number + 1 of a particular agreement.

Only the latest version of the mandate would be available for further operations like modification, authorization, close and re-open.

If modification involves in change of unique identification of a particular record then a new agreement will have to be created with agreement status as 'Active'. The agreement status for existing record will be updated as 'Amended'.

To support modification of Debtor account and Debtor bank code, 'Counterparty Bank Code' and 'Counterparty Account Number' should not be checked for Direct Debit Agreement Fields in 'Customer Agreement Maintenance'.

Agreement Status

Specify the value for the field. The value determines the status of the mandate at any point of time.

Options available for this field:

- Active - The agreement is available for usage.
- Used - One-Off transaction sent.
- Auto Cancelled - Agreement auto cancelled because of non-usage for
- Specified period.
- Final - FRST, RCUR and FNAL transactions sent.
- Customer Cancelled- Agreement closed by Creditor.
- Expired - Agreement has crossed expiry date.
- Amended - Unique identification of an agreement changes.

Agreements with agreement status as 'Active' and record status as 'Open' is considered as valid agreement.

Modify operation changes the agreement status from 'Active' to 'Customer Cancelled' when creditor is initiating the closure of agreement.

Agreements with status as 'Used/Auto Cancelled/Final/Expired/Amended' cannot be changed back to 'Active'. There are validations to restrict this status change.

'Used/Auto Cancelled/Final/Expired/Amended' agreements can be closed and these agreements cannot be re-opened.

'Customer Cancelled' agreements can be closed and can be re-opened.

The agreement status is 'Active' for future effective dated agreements.

If a Final collection is rejected/cancelled/returned/reversed (i.e. any R transaction on a FNAL collection) then the agreement status will be changed back from 'Final' to 'Active'.

However if a Used collection is rejected/cancelled/returned/reversed (i.e. any R transaction on a OOFF collection) then the agreement status will not be changed back to Active but remain as Used.

For Outgoing Collection transactions, there will be a check for the existence of Creditor Mandate for the 'B2B' scheme if 'DD Agreement Required' is checked at customer agreement level. If the creditor mandate for the B2B scheme is not found, the outgoing collection will not be saved.Effective date

Effective Date

Specify the date from which the agreement is valid or invalid.

At the Customer Agreement level, you can choose the Agreement ID, Counterparty Bank and / or the Counterparty Account fields to validate the DD agreement details.

Amendment Reason

Specify the reason for which the mandate details are amended.

3.15.1 Maintaining Outgoing Agreement Details

You can maintain the additional details for outgoing agreement in the ‘CSB19 Fields’ screen. You can invoke this screen by typing ‘PCDCRAGR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

System displays the following details:

- Product
- Branch
- Customer
- Account

You cannot modify these values.

Identification Details

Presenting Customer identification

Enter the document reference number of the presenting customer. You can select the reference number from the adjoining option list only if the customer is bank’s customer.

Customer Suffix

Specify the suffix for presenting customer.

Customer Document Reference No

Specify the customer identification

Presenting Customer Suffix

Specify the suffix for presenting customer.

If the presenting customer is same as the ordering customer, orderings customer reference number’s suffix is taken.

Direct Debit Reference No

Specify the reference number for the DD agreement.

Fee Details

Fixed Management Fee

Specify the fixed fee applicable for each successful DD transaction

Percentage Management Fee

Specify the percentage management fee for each successful DD transaction

Reject Commission Fixed Fee

Specify the fixed fee applicable for each rejected DD transaction

Reject Commission Percentage Fee

Specify the fee percentage per each reject DD transaction.

All the fields are captured only for information purpose. There is no processing for the fee.

Amount Details

Maximum Amount Per File

Specify the maximum amount permitted for each file received from customer.

Maximum Amount Per Month

Specify the maximum amount permitted per month for a customer. Maximum amount is the sum of each transaction amount across CSB 19 file per month.

Mode of Reject Communication

Select the mode of communication for the specified customer. The available options are:

- Paper - Printed copy
- File – Generate digital file

Amount Block Details

Amount Block Days

Specify the number of days that the amount should be blocked for outgoing collections

Amount Block Calendar

Select the calendar type from the following options:

- Network Calendar
- Branch Calendar’

Number of days for amount block is calculated based on the selected calendar.

Percentage of Amount Block

Specify the percentage of transaction amount to be blocked. Blocking amount is computed by calculating the percentage of transaction amount.

Note the following :

- If amount block days is entered then amount block calendar and percentage amount block are mandatory and vice versa
- Amount block details maintained at agreement level will take precedence over product

Service Type

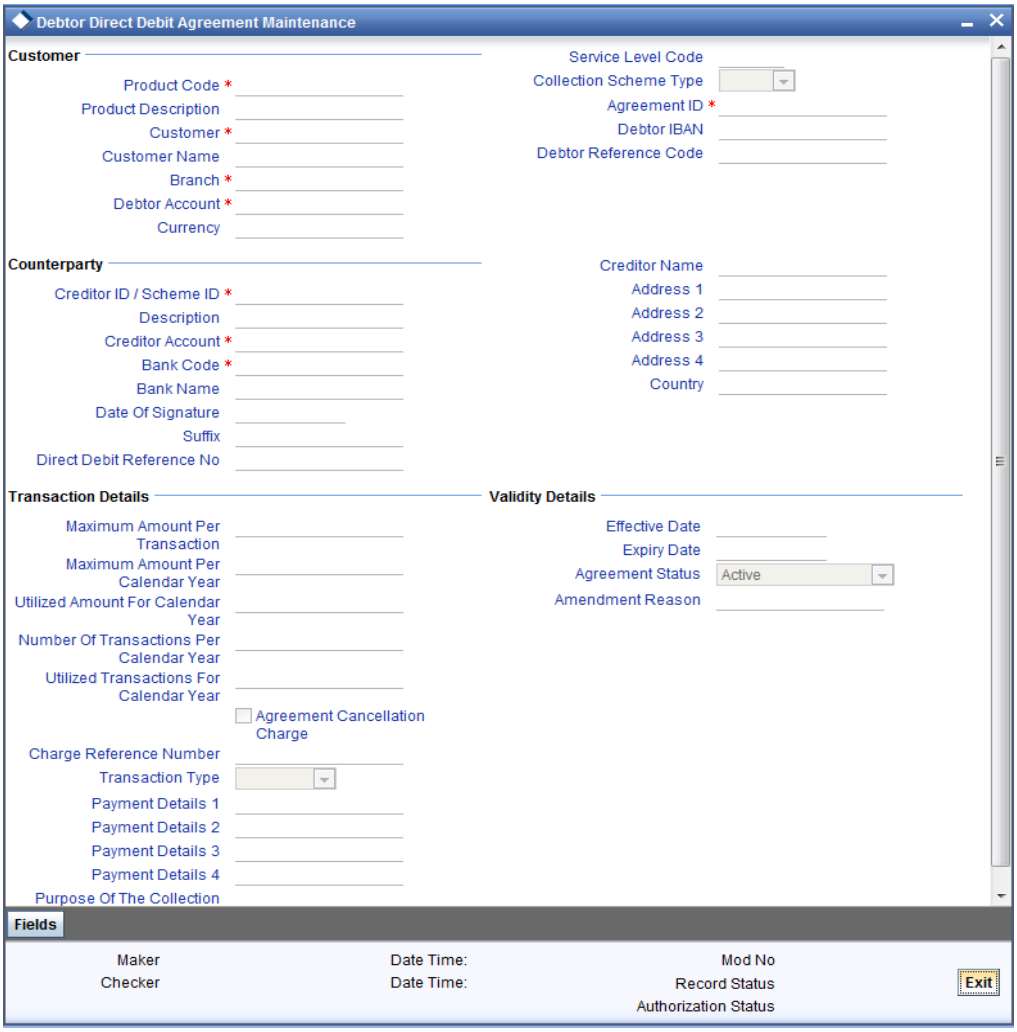
Service Type

Select the service type from the adjoining option list. The available options are:

- Procedure 1
- Procedure 2
- Procedure 4

3.15.2 Maintaining DD Agreement Details for Debtors

This agreement is maintained by your bank on behalf of customers who participate as debtors in a direct debit transaction. The details are maintained in the 'Debtor DD Agreements' screen. You can invoke this screen by typing 'PCDDRAGR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The details maintained here will be used to validate incoming transactions (initiated by the creditor). The agreement is maintained for a Product, Customer and Customer Account combination only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Customer

Product Code

Select the product from the list option provided. This is applicable only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Agreement Identification

Specify a unique ID to identify the agreement between the creditor and the debtor participating in a transaction.

Customer

Specify the customer if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Service Level Code

The system displays the value of ‘Service Level Code’ maintained at product level, once you select the product code.

Collection Scheme Type

The value for the field is defaulted from the selected product. The value is initially Specified in Payments and collections product definition screen (PCDPRMNT).

The field is used to differentiate ‘B2B’ scheme mandates from ‘CORE/COR1’ scheme mandates.

Branch

Specify the branch if the if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Debtor Account

Specify the account if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Debtor Reference Code

Specify the reference of the debtor of the mandate as the value for the field. The Maximum length of the field is 35 characters.

The field is optional.

Currency

The system displays the local currency.

Counterparty

Creditor ID / Scheme ID

You have to enter the ID of the Creditor by whom the Collection transaction has been initiated.

Description

The system displays a description of the creditor identification specified.

Bank code

Select the bank of the counterparty (creditor).

Creditor Account

Specify the creditor account in Local Clearing Format (LCF). Banks within the same local clearing network will be assigned unique account numbers based on the local clearing format specific to the network.

Suffix

Specify the suffix for the creditor.

Debtor IBAN

Specify International Bank Account Number of Creditor from the adjoining list of values (displaying IBAN number).If the number is not available in the list, and then insert the number in the field.

The field is optional.

Country

Specify the residential country of Creditor here .Maximum length of the field is 3 characters.

Direct debit Reference No

Specify the direct debit reference number.

Maximum Transaction Amount

This specifies the maximum amount for each Collection transaction that can be approved by the Debtor's Bank.

Creditor Name

Specify the name of the counterparty taking part in the transaction.

Address 1 2 3 and 4

Specify the counterparty address.

Transaction Details

Maximum Amount per Transaction

Specify maximum transaction amount allowed per incoming collection in this field.

The amount is in Debtor's customer account's currency.

The default value is null.

Maximum Amount per Calendar Year

Specify maximum sum of incoming collection transactions, allowed against particular mandate per calendar year as a value for the field.

Maximum value for this field is 999999999999999.99.

The amount is in Debtor's customer account's currency.

The field is optional and has a default value as null.

Utilized Amount for Calendar Year

The field displays sum of successful incoming collection transactions amount against particular mandate at any point of the time within a calendar year.

Number of Transactions per Calendar Year

Specify maximum number of incoming collection transactions allowed against particular mandate per calendar year.

Maximum value for this field is 999.

The field is optional and has a default value as null.

Utilized Transactions for Calendar Year

The field displays number of successful incoming collection transactions against particular mandate at any point of the time within a calendar year.

Transaction Type

Specify the value from the adjoining drop-down list.

The list has following options:

- One-off
- Recurrent

Maximum length for this field is 9.

Transaction type is mandatory if the collection scheme type is 'B2B'.

Payment Details 1, Payment Details 2, Payment Details 3 and Payment Details 4

Specify unstructured remittance information. The fields hold free format text of 35 characters each.

Purpose of Collection

Specify the need of the collection transaction here. The field is optional.

Agreement Cancellation Charge

To indicate applicability of charges or fees levied on setting up and / or amending direct debit creditor or debtor agreements, you can enable the Charges Applicable option in the PC Debtor DD Agreements screen.

The applicable charges are computed through the Interest and Charges (IC) module. For details, refer the Interest and Charges module user manual.

System applies mandate cancellation charge only if 'Charge Applicable' is checked.

For more details on mandate cancellation charges, refer section 'Maintaining Mandate Cancellation Charge Details' later in this chapter.

Charge Reference Number

System displays a reference number for the mandate cancellation charge.

For more details on mandate cancellation charges, refer section 'Maintaining Mandate Cancellation Charge Details' later in this chapter.

Expiry Date

Specify the end date for a particular Creditor DD agreement here. On the maintained date, agreement status will get updated as 'Expired' as part of the existing batch process.

The field is optional.

Version Number

This is a display field. The system considers 1 as the default version number.

Once the authorized mandates are amended the version number for a mandate would be incremented and the original mandate version and original data would be moved to the mandate history.

Version number incremental will be latest version number + 1 of a particular agreement.

Only the latest version of the mandate would be available for further operations like modification, authorization, close and re-open.

If modification involves in change of unique identification of a particular record then a new agreement will have to be created with agreement status as 'Active'. The agreement status for existing record will be updated as 'Amended'.

To support modification of Debtor account and Debtor bank code, 'Counterparty Bank Code' and 'Counterparty Account Number' should not be checked for Direct Debit Agreement Fields in 'Customer Agreement Maintenance'.

Agreement Status

Specify the value for the field. The value determines the status of the mandate at any point of time.

Options available for this field:

- Active - The agreement is available for usage.
- Used - One-Off transaction sent.
- Auto Cancelled - Agreement auto cancelled because of non-usage for
- Specified period.
- Final - FRST, RCUR and FNAL transactions sent.
- Customer Cancelled- Agreement closed by Creditor.
- Expired - Agreement has crossed expiry date.
- Amended - Unique identification of an agreement changes.
-

Agreements with agreement status as 'Active' and record status as 'Open' is considered as valid agreement.

Modify operation changes the agreement status from 'Active' to 'Customer Cancelled' when creditor is initiating the closure of agreement.

Agreements with status as 'Used/Auto Cancelled/Final/Expired/Amended' cannot be changed back to 'Active'. There are validations to restrict this status change.

'Used/Auto Cancelled/Final/Expired/Amended' agreements can be closed and these agreements cannot be re-opened.

'Customer Cancelled' agreements can be closed and can be re-opened.

The agreement status is 'Active' for future effective dated agreements.

If a Final collection is rejected/cancelled/returned/reversed (i.e. any R transaction on a FNAL collection) then the agreement status will be changed back from 'Final' to 'Active'.

However if a Used collection is rejected/cancelled/returned/reversed (i.e. any R transaction on an OOFF collection) then the agreement status will not be changed back to Active but remain as Used.

For Outgoing Collection transactions, there will be a check for the existence of Creditor Mandate for the 'B2B' scheme if 'DD Agreement Required' is checked at customer agreement level. If the creditor mandate for the B2B scheme is not found, the outgoing collection will not be saved.

Creditor ID / Scheme ID

Specify a value from a list of values. The list of values fetches the creditor ID's from 'Payments and Collections Creditor Details Maintenance'.

On selecting Creditor ID from list of values, FLEXCUBE defaults the address details in the corresponding fields.

Specify the value for the collection scheme types CORE, COR1 and B2B.The field value is validated against the format specified for 'Creditor ID/Scheme ID' field in 'Payments and Collections Creditors details maintenance (PCDCREID).

If the value is not available in the list of values. During save of the agreement, FLEXCUBE maintains a record for the entered Creditor ID in 'Payments and Collections Creditor Details Maintenance'.

While processing contracts for collection transaction, the system will validate Creditor Scheme Identifier for the space between the positions 5 and 7 in Creditor Scheme Identifier.

If there are spaces, then the system displays an error during manual contract creation in 'Payment & Collection Transaction Input'. Then the incoming messages will be moved to Transaction Repair queue. Positions 5 to 7 contain the creditor business code. When the creditor business code is not used, then value is set to 'ZZZ'. The creditor business code is not considered while checking for existence of the agreement.

Effective Date

Effective Date

Specify the date from which the agreement is valid or invalid.

- The effective date from which the debtor agreement becomes valid

At the Customer Agreement level, you can choose the Agreement ID, Counterparty Bank and / or the Counterparty Account fields to validate the DD agreement details.

Amend Reason

Specify the value based on which the mandate details are updated for the transaction. You can specify one of the following values:

- Incoming Collection (PACS003)
- AUTO CANCEL
- User Input
- User Amend

Indicating an account that uses a restricted account class

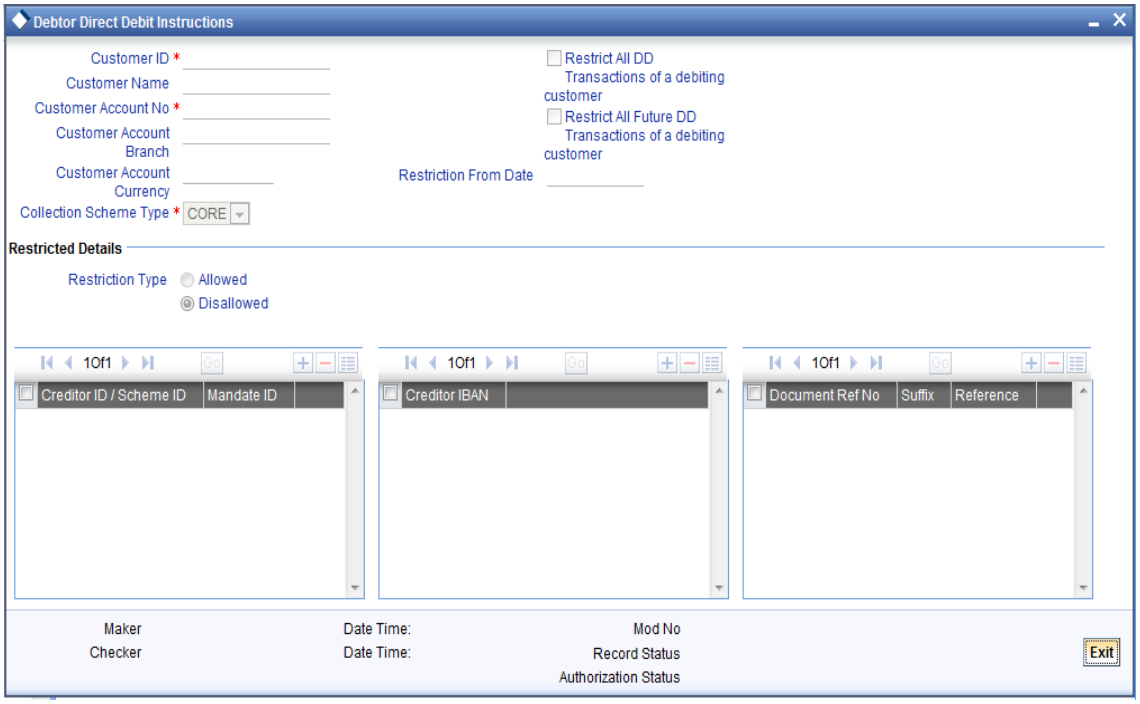
If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the agreement.

Specifying an Internal GL as the Account

If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

3.15.3 Maintaining Debtor Direct Debit Instructions

You can maintain details of debtor direct debt instructions in 'Debtor Direct Debit Instructions' screen. You can invoke this screen by typing 'PCDIDRES' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



The following details are captured in the screen:

Customer Id

Select the customer ID from the adjoining option list

Customer Name

System defaults the Customer name based on the Customer ID selected.

Collection Scheme Type:
Specify the value for the field from the adjoining drop-down list, to distinguish the Debtor restriction instructions across collection scheme types.
The following options are available for this field,

- CORE
- COR1
- B2B
- ALL

The field is mandatory.

Customer Account:
Specify the value for the field. It helps in identifying a particular instruction.

List of values will be attached to display the list of customer accounts. List of values will also have ‘ALL’ value.

The Debtor DD instruction can be set up at a customer level or at a customer account level. If specified at a customer level then the customer account and Branch should be with value ‘ALL’.

Customer Account Branch:

The field displays customer account branch. The value for the field gets populated on selecting Customer Account.

Customer Account Currency:
The field displays customer account currency. The value for the field gets populated on selecting Customer Account.

Restriction Type:
A list of creditors are either allowed or restricted from initiating the collection transactions.

The restriction types are:
1) Allowed - > Represents the approved (White Listed) Creditors.
2) Disallowed - > Represents the disapproved (Black listed) Creditors.

The parameters that are used to identify the incoming collection transaction and restrict or allow collection from processing are:

- Creditor ID/Scheme ID
- Debtor Mandate ID
- Creditor IBAN

The default value is 'Disallowed'.

Creditor ID / Scheme ID:
The field is optional and accepts multiple values.

Specify the Creditor ID for NON-SEPA scheme and Creditor Scheme ID for SEPA scheme here.

The value for the field can be specified from a list of values. The list of values fetches the creditor ID's from 'Payments and Collections Creditor Details Maintenance'.

If the value is not available in the list of values. During save of instructions, FLEXCUBE maintains a record for the entered Creditor ID in 'Payments and Collections Creditor Details Maintenance' with Creditor IBAN.

Creditor IBAN:
Specify international bank account number of creditor here, the field is optional and accepts multiple values.

Mandate ID:
Specify Creditor's agreement Id of a selected customer from the list of values. If the value is not available in the list, then enter the value in the field.

All the attributes, Creditor ID/Scheme ID, Creditor IBAN and Mandate ID are maintained.

If Mandate ID is entered then it is mandatory to input Creditor ID / Scheme ID for a record.

Version Number:

This is a display field.By default the instruction would have the version number as 1.

Once the authorized instructions are amended the version number for an instruction would be incremented and the original instruction version and original data would be moved to the instruction history.

Version number incremental will be latest version number + 1 of a particular instruction. Only the latest version of the instruction would be available for further operations like modification, authorization, close and re-open.

If modification involves in change of unique identification of a particular record then a new instruction will have to be created.

Restrict All DD Transactions

Check this box to reject all Incoming DD transactions for the selected customer

Restrict All Future DD Transactions

Check this box to reject all Incoming future DD transactions for the selected customer

Restriction from Date

Select the date from which the future DD transactions to be restricted using the adjoining calendar. You need to enter the date only if you have selected the option 'Restrict All Future DD Transactions'.

Restrict All DD Transactions of Ordering Customer

Document Ref No

Select the document Reference Number

Suffix

Specify the suffix

Reference

Specify the reference identification.

3.15.4 Processing of Incoming Collection Transaction for a Mandate

Following are the fields that are inserted/ updated with the mandate data during processing of Incoming Collection:

S. No.	Field in 'PC - Debtor DD Agreement"	Value

S. No.	Field in 'PC - Debtor DD Agreement"	Value
1	Product	PC Product
2	Customer	Customer No of account
3	Customer Account	Customer Account of Debtor IBAN
4	Creditor Scheme ID	Creditor Scheme Identification
5	Agreement ID	Mandate Identification
6	Bank Code	Creditor Agent
9	Name	Creditor Name
10	Effective Date	Processing date
11	Amendment Reason	Internal values(explained below)
12	Mandate Status	Internal values(explained below)

The mandate is inserted whenever the sequence type is FRST/ OOFF and is updated if the sequence type is RCUR, if required. For sequence type FNAL, the 'Mandate Status' is updated to 'Final'.

For more details of processing of sequence types, refer section 'Processing Based on Sequence Type' explained later in this chapter

Before performing insert/ update of the mandate details, based on the sequence type of the message, system performs validations to check if the mandate exists.

During processing of Incoming Collection contracts, there could be updates to the mandate details. Based on the sequence type of the mandate present in the Incoming Collection, the updates can either be update of the existing mandate details or insertion of mandate details.

The different types of transactions for which the mandates are validated and the mandate details are inserted/ updated in the Payments & Collections Debtor DD Agreement Maintenance' screen are given below:

S. No.	Transaction Type	Validation	Insert / Update
1	Incoming Collection	Yes	Yes
2	Outgoing Collection	No	No
3	Reject of Incoming Collection	No	No
4	Reject of Outgoing Collection	No	No
5	Cancellation of Incoming Collection	No	No

S. No.	Transaction Type	Validation	Insert / Update
6	Cancellation of Outgoing Collection	No	No
7	RSF rejects for Incoming Collection	No	No
8	RSF rejects for Outgoing Collection	No	No
9	Reversal of Incoming Collection	No	No
10	Reversal of Outgoing Collection	No	No
11	Return of Incoming Collection	No	No
12	Return of Outgoing Collection	No	No
13	Refund of Incoming Collection	No	No
14	Refund of Outgoing Collection	No	No
15	Return of Reversal of Incoming	No	No
16	Return of Reversal of Outgoing	No	No

3.15.5 Processing Based on Sequence Type

The different sequence type values are OOFF, FRST, RCUR and FNAL.

During transaction processing, system checks the following parameters to verify if the mandate details are already maintained:

- Product
- Customer Number
- Customer Account
- Agreement ID (mandate identification)
- Creditor Scheme ID

While processing Incoming pacs.003, the different sequence types and the amendment indicator parameters result into possible scenarios with relation to the mandate details, as explained below.

3.15.5.1 Transaction with Sequence Type ‘OOFF’

When an Incoming Collection is processed with the sequence type ‘OOFF’, system checks whether the mandate details are maintained in the ‘Payments & Collections Debtor DD Agreements’ screen. If the mandate details are not maintained, system inserts a record into the mandate details and updates ‘Mandate Status’ to ‘Used’. In this case, the mandate details are obtained from the transaction details.

If a mandate record with the combination Product Code, Customer, Account, Agreement Id and Creditor Scheme Id exists along with any ‘Mandate Status’, then, system generates pacs.002 reject message which is sent to SIBS; ‘Payment Status’ is updated as ‘Rejected’.

If Incoming Collection is processed successfully, then ‘Amendment Reason’ is updated with the value ‘PACS003’ and the ‘Mandate Status’ is updated as ‘Used’.

During subsequent processing of the same Incoming Collection, if the Incoming Collection is rejected due to reasons other than mandate validation failure, the status of the mandate record will remain unchanged.

3.15.5.2 Transaction with Sequence Type ‘FRST’

When an Incoming Collection is processed with the sequence type ‘FRST’, system checks whether the mandate details are maintained in the ‘Payments & Collections Debtor DD Agreements’ screen. If the mandate details are not maintained, system inserts a record into the mandate details and updates ‘Mandate Status’ to ‘Active’ and ‘Amendment Reason’ to ‘PACS003’.

If a mandate record with the combination Product Code, Customer, Account, Agreement Id and Creditor Scheme Id exists along with any ‘Mandate Status’, then, system generates pacs.002 reject message which is sent to SIBS; ‘Payment Status’ is updated as ‘Rejected’.

Processing the Incoming Collection with sequence type ‘FRST’ and with no amendment details is same as processing a transaction with ‘Amendment Indicator’ set to ‘TRUE’. This is because amendment is only in the debtor agent.

During subsequent processing of the same Incoming Collection, if the Incoming Collection is rejected due to reasons other than mandate validation failure, the status of the mandate record will remain unchanged.

3.15.5.3 Transaction with Sequence Type ‘RCUR’ and with No Amendment Details

When an Incoming Collection is processed with the sequence type ‘RCUR’ and with no amendment details, the mandate details are not inserted/ updated.

System checks whether the mandate details are maintained in the ‘Payments & Collections Debtor DD Agreements’ screen. If the mandate details are maintained and ‘Mandate Status’ is ‘Active’, then, the Incoming Collection is processed further and ‘Amendment Reason’ is updated to ‘PACS003’.

3.15.5.4 Transaction with Sequence Type ‘RCUR’ and with Amendment Details

When an Incoming Collection is processed with the sequence type ‘RCUR’, system checks whether the mandate details are maintained in the ‘Payments & Collections Debtor DD Agreements’ screen. If mandate details are not maintained, then, system generates pacs.002 reject message which is sent to Creditor.

For existing mandate details, if ‘Mandate Status’ is set as ‘Cancelled’, then, system generates pacs.002 reject message which is sent to Creditor. However, if ‘Mandate Status’ is set as ‘Active’, then existing mandate status is updated as used and a new effective date is inserted with ‘Mandate Status’ as ‘Active’.

3.15.5.5 Transaction with Sequence Type ‘FNAL’

When an Incoming Collection is processed with the sequence type ‘FNAL’, system checks whether the mandate details are maintained in the ‘Payments & Collections Debtor DD Agreements’ screen. If mandate details are maintained with ‘Mandate Status’ as ‘Active’, then the ‘Mandate Status’ is updated to ‘Final’ and ‘Amendment reason’ is updated to ‘PACS003’. Also, the Incoming Collection is processed further.

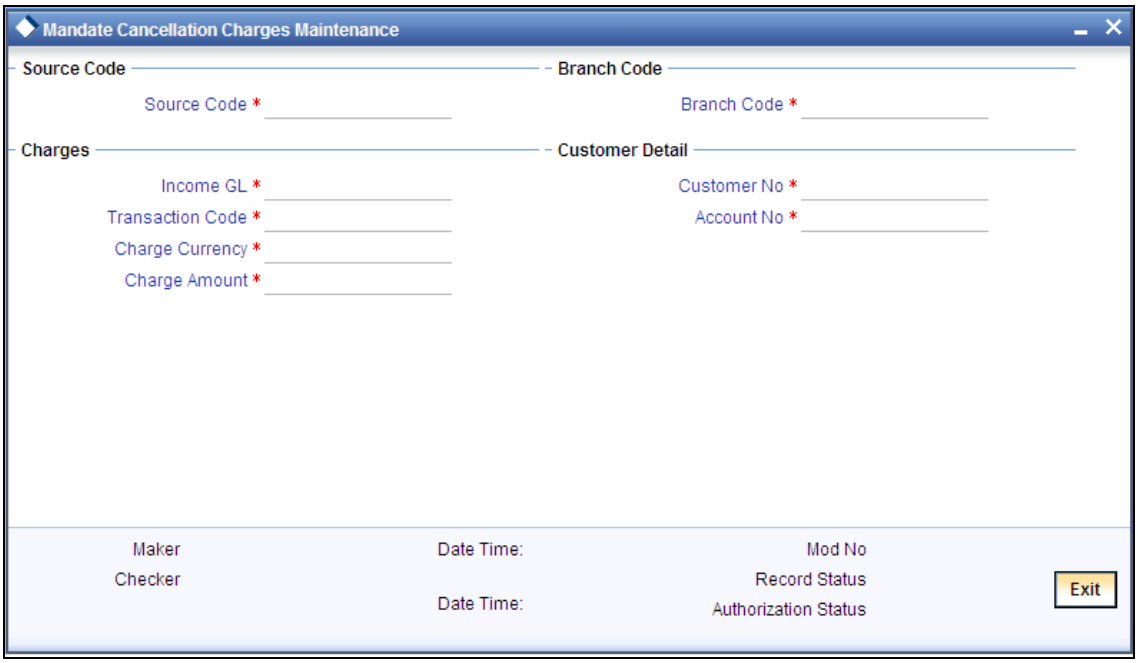
For the different transaction types, the action taken as part of mandate maintenance, based on the status of the existing mandate, is summarized below:

Sl. No.	Transaction	Existing Mandate Status	Action	New Mandate Status
1	Incoming pacs.003 with OOFF	No mandate	Mandate details would be inserted.	Used
		Active Used Final Cancelled	Incoming Collection would be rejected	No change
2	Incoming pacs.003 with FRST	No mandate	Mandate details would be inserted.	Active
		Active Used Final Cancelled	Incoming Collection would be rejected	No change
3	Incoming pacs.003 with RCUR and no amendment details	Active	Incoming Collection would be processed	No change
		No mandate Used Final Cancelled	Incoming Collection would be rejected	No change
4	Incoming pacs.003 with RCUR and amendment details present	Old mandate details status - Cancelled	Incoming Collection would be rejected	No change
		Mandate Status is active	Existing Mandate status would be updated. New Mandate details would be inserted.	Used Active
5	Incoming pacs.003 with FNAL	Active	Mandate Status would be updated	Final
		No mandate Used Final Cancelled	Incoming Collection would be rejected	No change

3.16 Maintaining Mandate Cancellation Charge Details

In Oracle FLEXCUBE, you can capture the details related to handling of charges for the mandate cancellation in the 'Mandate Cancellation Charges Maintenance' screen. You can invoke this screen by typing 'PCDMNDCN' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is given below:



Specify the following mandate cancellation charge details:

Source Code

Specify the following:

Source Code

Specify the source code for which the mandate cancellation charges are applicable. The adjoining option list displays all the valid source codes maintained in the system. You can choose the appropriate one.

Here, you can maintain mandate cancellation charges applicable to specific external system/channel. If the cancellation is from Oracle FLEXCUBE, specify the source code as 'FLEXCUBE'.

Branch Code

Specify the following:

Branch Code

Specify the branch code for which mandate cancellation charges are applicable. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

You can maintain mandate cancellation charges for a Branch Code-Source Code combination.

Charges

Specify the following:

Income GL

Specify the income GL into which the charges should be credited. The adjoining option list displays all the valid income GL's maintained in the system. You can choose the appropriate one.

Transaction Code

Specify the transaction code for passing accounting entries. The adjoining option list displays all the valid transaction codes maintained in the system. You can choose the appropriate one.

Charge Currency

Specify the currency of the charge amount. The adjoining option list displays all a list of currencies maintained in the system. You can choose the appropriate one.

Charge Amount

Specify the charge amount that should be collected from the customer when a mandate is cancelled. The charge amount should be a flat amount and cannot be a percentage or tier/slab.

You can configure different charge amounts for every 'Source Code', 'Branch Code', 'Customer No', and 'Account No' combination.

Customer Detail

Specify the following:

Account No

Specify the account number for which the mandate cancellation charges should be maintained. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

Customer No

Specify the customer id for which the mandate cancellation charges should be maintained. The adjoining option list displays all the valid customer id's maintained in the system. You can choose the appropriate one.

3.16.1.1 Processing Mandate Cancellation

You can initiate mandate cancellation from the 'Payments & Collections Debtor DD Agreement Maintenance' screen. To cancel the mandate, click the 'Close' button on the Application tool bar. System will mark the 'Payments & Collections Debtor DD Agreement Maintenance' screen as closed and will trigger the 'CLIQ' event. The reference number used for posting the accounting entry related to this charge uses the process code 'ZMND' and this reference number will be updated as 'Charge Reference Number' in the 'Payments & Collections Debtor DD Agreement Maintenance' screen.

Example

Assume the following charges for mandate cancellation:

S. No.	Source	Branch	Txn Code	Income GL	Charge Ccy	Charge Amt
1	Channel1	GTS	023	32005510	EUR	5
2	Channel2	GTS	023	32005510	EUR	7

Assume account A1 is in EUR currency and account A2 is in USD currency.

Let the number of mandate cancellations on a given day be as follows:

S. No.	Source	Branch	Account No
1	Channel 1	GTS	A1
2	Channel 1	GTS	A1
3	Channel 1	GTS	A2
4	Channel 1	GTS	A1
5	Channel 1	GTS	A1
6	Channel 2	GTS	A2
7	Channel 2	GTS	A1
8	Channel 2	GTS	A2

Assume the following exchange rate between USD and EUR:

Ccy1	Ccy2	Buy	Mid	Sell
EUR	USD	1.45	1.4	1.35

In the above scenario, the accounting entries posted on the day by the mandate charge batch will be as follows:

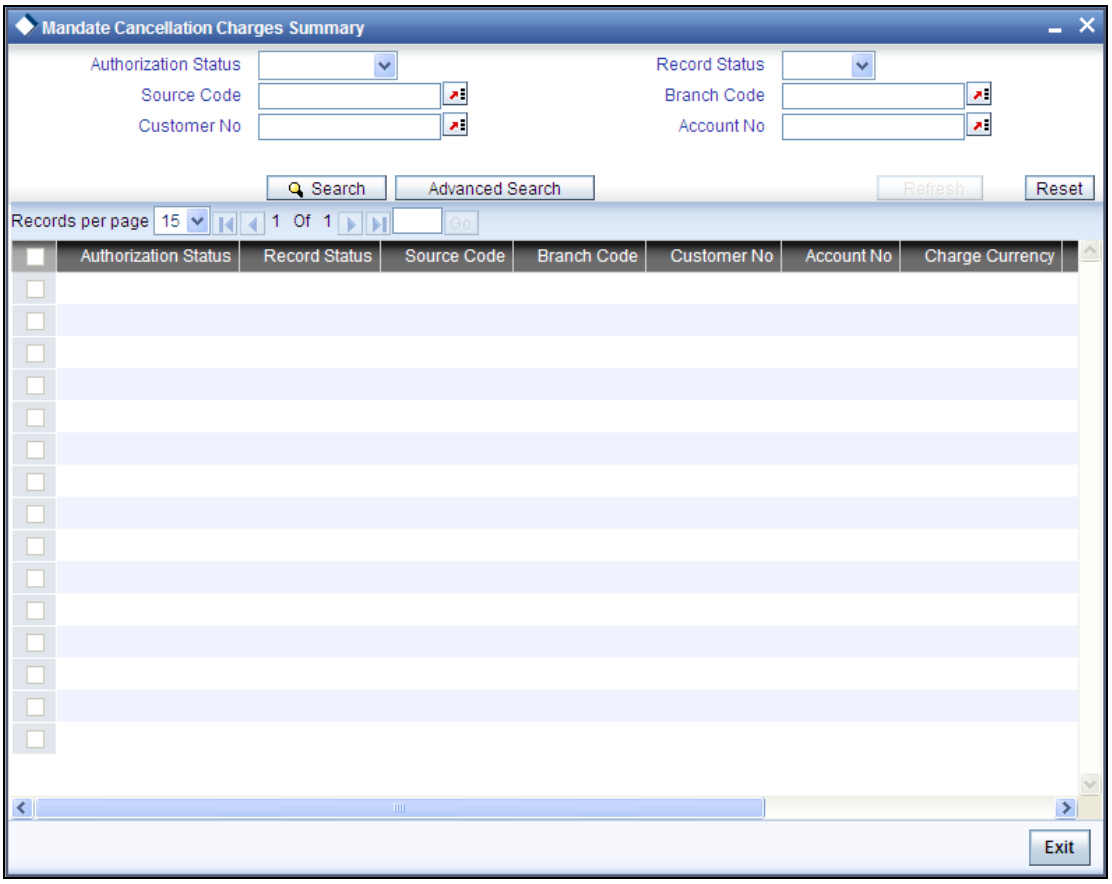
S. No.	Trn Ref No	Account	Debit / Credit	Fcy Amount	Ex Rate	LCY Amount	Txn Code
1	GTSZMND080400001	A1	Debit			5.00	023

S. No.	Trn Ref No	Account	Debit / Credit	Fcy Amount	Ex Rate	LCY Amount	Txn Code
	GTSZMND080400001	32005510	Credit			5.00	023
2	GTSZMND080400002	A1	Debit			5.00	023
	GTSZMND080400002	32005510	Credit			5.00	023
3	GTSZMND080400003	A1	Debit			5.00	023
	GTSZMND080400003	32005510	Credit			5.00	023
4	GTSZMND080400004	A1	Debit			7.00	023
	GTSZMND080400004	32005510	Credit			7.00	023
5	GTSZMND080400003	A2	Debit	7.25	1.35	5.00	023
	GTSZMND080400003	32005510	Credit			5.00	023
6	GTSZMND080400004	A2	Debit	10.15	1.35	7.00	023
	GTSZMND080400004	32005510	Credit			7.00	023

3.17 Viewing Mandate Cancellation Charges Summary Details

You can view a summary of the mandate cancellation charges in the ‘Mandate Cancellation Charges Summary’ screen. You can invoke this screen by typing ‘PCSMNDCN’ in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is given below:



In this screen, you can view the following details:

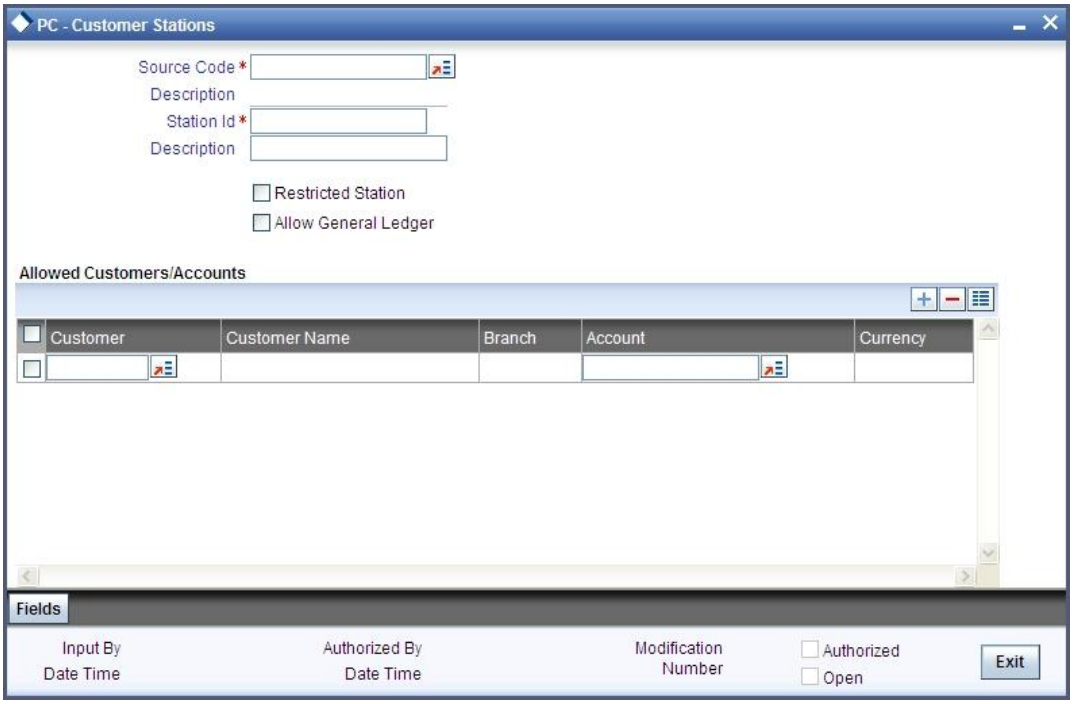
- Source Code
- Branch Code
- Customer Id
- Customer No
- Transaction Code
- Income GL
- Charge Amount
- Charge Currency

You can view specific details of mandate cancellation charges by specifying values for the following parameters:

- Source Code
- Branch Code
- Customer Id
- Customer Account

3.18 Maintaining Customer Stations

You can maintain customer station details in the ‘Customer Station’ screen. You can invoke this screen by typing ‘PCDCUSST’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



First of all, you must choose the Source for which you are maintaining Station details.

Source Code

Identify the Station you are maintaining with a unique code.

Station Identification

Specify a unique id for the station you have chosen.

Description

Give a small description for the station you are maintaining.

Restricted Station

The station provides restricted access to specific customers and accounts, and if so the list of customers and accounts.

Allow General Ledger

You would like to allow access to a GL from the station.

If you have opted to restrict access to a station to specific customers, you must identify the customers. You must also identify the account(s) that the customer can access from the station.

Allowed Customer/Accounts details

Customer

System displays the customer who is allowed for the station maintenance.

Customer Name

System displays the customer name that is allowed for the station maintenance.

Branch

System displays the branch that is allowed for the station maintenance.

Account

System displays the account details that are allowed for the station maintenance.

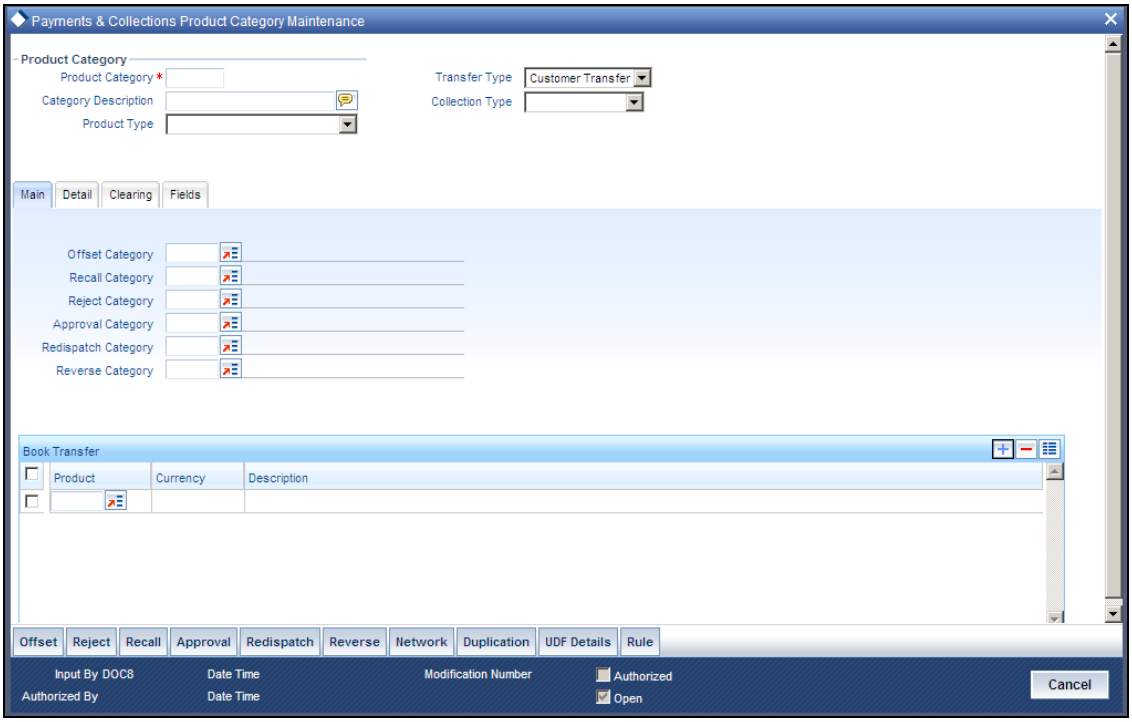
Currency

System displays the currency details of the transaction that is allowed for the station maintenance.

3.19 Maintaining Product Categories

You can associate the products that you have maintained at your bank with ‘product categories’. A product category helps in identifying the product that should be used to process a transaction that is received.

You can maintain product categories in the ‘PC - Product Categories Maintenance’ screen. You can invoke this screen by typing ‘PCDPDCTG’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Product Category

Identify the Product Category that you maintain with a unique code and a brief description.

Product Type

You should also specify the product category type. A product category can be of either of the following types:

- Incoming Payment
- Outgoing Payment

- Outgoing Collection
- Incoming Collection
- Reject of Incoming Collection
- Reject of Outgoing Collection
- Recall of Incoming Collection
- Recall of Outgoing Collection
- Outgoing Request for Debit
- Incoming Request for Debit
- Reverse of Outgoing collection
- Reverse of Incoming collection

Category Description

Give a brief description of the product here.

Transfer Type

Select the type of transfers that can be processed from the drop-down list. Following are the option available in the drop-down list:

- Bank Transfers
- Customer Transfers
- Internal Transfer

Only bank transfer types of products can be mapped to product categories defined for bank transfers. Book transfer products cannot be mapped to product categories defined for bank transfers.

Similarly, only customer transfer types of outgoing payment products can be mapped to product categories defined for customer transfers.

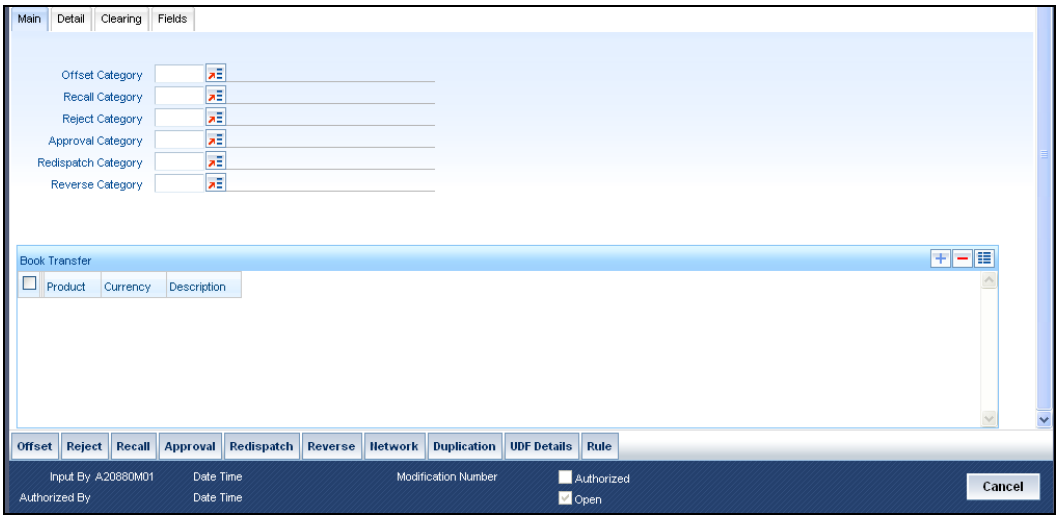
Bank transfer is allowed for outgoing payment type of products only. EXTERNAL clearing is permitted for such products. However, BOOK and INTERNAL clearings are not permitted.

Collection Type

Specify the collection type of the product category. This could be either:

- DD
- RFD

3.19.1 Main Tab



Once you have maintained these basic details, you can proceed to associate products that have been created at your bank with the category. For a product category, you have to identify products for the following types of processing:

- Book Transfers
- Internal Clearing
- External Clearing

For internal and external clearing, you also have to specify the sequence in which the products should be taken up for product resolution.

An outgoing transfer includes information about the outgoing product category. When this transaction is received, Oracle FLEXCUBE resolves the product to be used for processing as follows:

Case One

- The outgoing product category maintenance is referred.
  - If a book transfer, the system picks up the outgoing book transfer product specified here (the customer leg is processed using this product) along with the product clearing currency. You can capture multiple products for a book transfer.
  - The Incoming Product Category specified for the outgoing product is picked up.
  - The Incoming Product Category maintenance is referred and the product which corresponds to the incoming transaction within this product category is picked up. The counterparty leg of the transaction is processed using this product.

Case Two

- The outgoing product category maintenance is referred.
  - If the transaction does not fit the specifications of the book transfer product, the system tries to fit the transaction in the list of internal clearing products you have maintained (in the sequence you have specified).
  - If the transaction fits the parameters defined for an internal clearing product, the transaction is processed using the product.

Case Three

- The outgoing product category maintenance is referred.

- If the transaction does not fit the specifications defined for any internal clearing product, the system tries to match the transaction with the external clearing products you have specified for the product category (in the sequence you have specified).
- The transaction is then processed using the first product in the list of external clearing product whose parameters match that of the transaction.

Offset Category

As stated earlier, a book transfer is the movement of funds between two accounts within the bank. Thus while processing an outgoing book transfer the system will also need to process the incoming leg of the book transfer. It would resolve the incoming product using the offset category specified adjacent to the book transfer product in the Product Category maintenance.

Similarly while processing transactions belonging to an incoming collection product category; it is necessary to maintain the reject, recall or approval product categories. In such a case, while rejecting an incoming collection transaction the system generates a 'reject' of an incoming transaction automatically using the offset Reject Category. For incoming transactions resulting in a recall or approval the system resolves a recall or approval product using the product category specified therein.

You need to maintain the offset categories for the different product categories as follows:

Table of Offset Categories for Direct Debit	
Product Category	**Offset Product Category**
Outgoing Collection category for DD	Incoming Collection category DD
Incoming Collection category DD	Incoming Reject category DD Incoming Recall category DD
Reject of Incoming Category DD	Reject of Outgoing Category DD
Recall of Incoming Category DD	Recall of Outgoing Category DD
Product Category	**Offset Product Category**
Outgoing Collection category for RFD	Incoming Collection category RFD
Incoming Collection category RFD	Incoming Approval category RFD (Outgoing Payment Category) Incoming Reject category RFD
Approval of Incoming Category RFD (Outgoing Payment Category)	Approval of Outgoing Category RFD (Incoming Payment Category)
Reject of Incoming Category RFD	Reject of Outgoing Category RFD
Product Category	**Offset Product Category**
Reject of Incoming payments	Reject of Outgoing payments

Reject Category

For collection transactions for this product category that are rejected, the reject product category needs to be specified. This is not applicable for Reject of Incoming payment, Reject of outgoing payment, Reverse of Outgoing collection, and Reverse of Incoming Collection.

Recall Category

For collection transactions for this product category that are recalled, the recall product category needs to be specified. This is applicable to Direct Debit collections only.

This is not applicable for Reject of Incoming payment, Reject of outgoing payment, Reverse of Outgoing collection, and Reverse of Incoming Collection.

Apart from specifying the different clearing products, you can specify certain preferences for a product category. The preferences you specify for a category determine the manner in which transactions are ultimately processed. The following are the preferences that you can specify for a product category.

Approval Category

Select the approval category from the option list. The corresponding description is displayed. Approval categories are required to approve RFD collections. For incoming collections RFD, outgoing payment is the approval category. Similarly, for outgoing collections RFD, incoming payments are the approval categories.

Redispatch Category

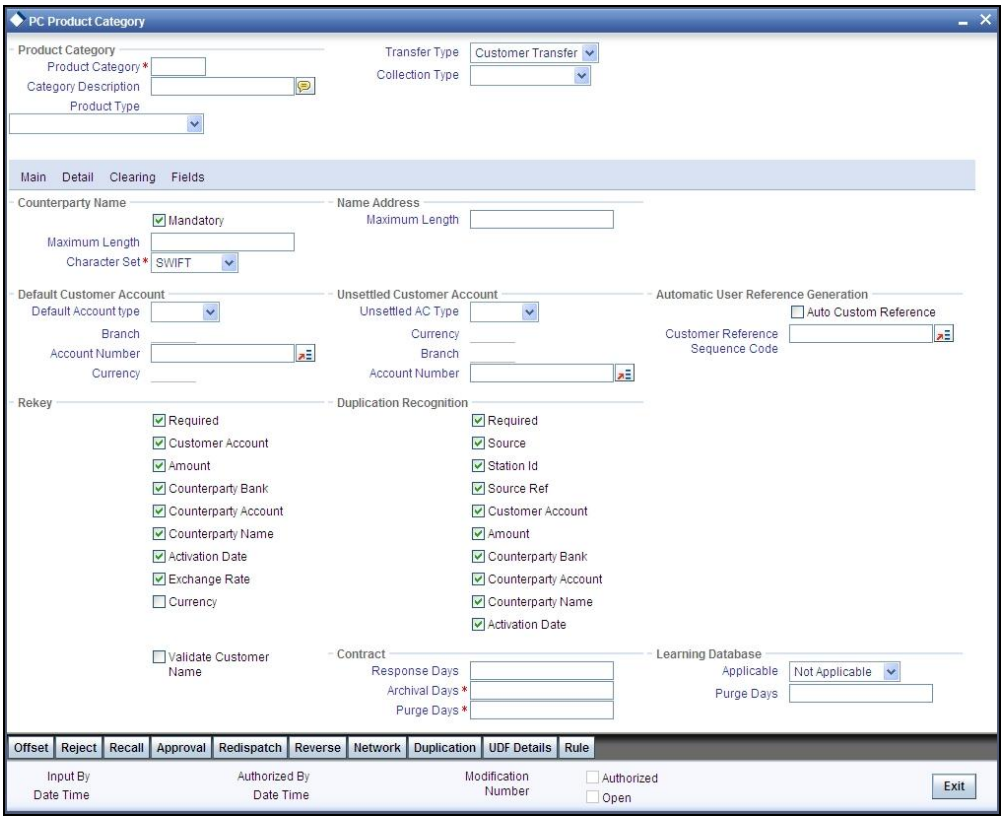
For collection transactions for this product category that are redispatched, the redispatch product category needs to be specified.

Redispatch is applicable to outgoing collections only.

Reverse Category

For Outgoing collections product category you can specify the reverse product category from the option list.

3.19.2 Detail Tab



Counterparty Name

Mandatory

For instance, you can specify if transactions processed under a product should contain the Counterparty Name.

Maximum Length

If you choose this option, you can also specify the maximum length of that the name can extend to.

Character set

You can specify if the characters must adhere to SWIFT standards.

Maximum Length

If you choose this option, you can also specify the maximum length of the character set can extend to.

Default Customer Account

Default A/C type

For the product category, you can specify the default customer account to be used for payments or collection transactions. This account will be defaulted (in the Transaction Input screen) when you enter a payments or collection transaction involving the product category, and it cannot be changed.

When a MT900 is received and after validations, it is found that rule maintenance was done for the message, the MT900 will be considered as an incoming collection transaction and will be uploaded as a PC transaction. The default customer maintained in the product category will be picked up and the transaction will be processed.

Account No

Specify the account number of the default customer account. The currency and the branch is displayed.

Automatic User Ref No. Generation

Auto Custom Ref. No.

You can specify whether custom reference numbers must be automatically generated for payments or collection contracts using the product.

Custom Ref. Seq. Code

You can specify the custom code to be used for sequential reference number generation.

The format specified for the selected sequence code in the Sequence Generation maintenance (in the Branch Parameters) is used to generate the custom reference numbers.

For details about the Sequence Generation screen, refer to the Core Services User Manual.

Re-Key

Required

You can specify the values of a contract that have to be rekeyed when authorizing it.

All operations on a contract have to be authorized as follows:

- By a user other than the one who carried out the operation
- Before you can begin the End of Day operations

As a cross-checking mechanism to ensure that you are invoking the right contract for authorization, you can specify that the values of certain fields should be entered before the other details are displayed. The complete details of the contract will be displayed only after the values to these fields are entered. This is called the re-key option. The fields for which the values have to be given are called the re-key fields.

If no re-key fields have been defined, the details of the contract will be displayed immediately after the authorizer calls the contract for authorization.

The re-key option also serves as a means of ensuring the accuracy of inputs.

Fields

You can specify any or all of the following as re-key fields:

- Customer Account
- Activation Date
- Amount
- Counterparty Bank
- Counterparty Account

- Counterparty Name
- Exchange Rate
- Currency

Duplication Recognition

Required

You can ensure that the same transaction is not taken up a second time for processing by opting for the Duplicate Recognition – Required feature. If you choose this option, you also have to specify the fields in a transaction that need to be matched with records in the transaction table for duplication.

For duplicate recognition, you can choose any of the following fields listed below:

Fields

- Source
- Station Id
- Source Ret
- Customer Account
- Amount
- Counter Party Bank
- Counterparty Account
- Counterparty Name

If you have opted for Duplicate Recognition, during transaction processing, Oracle FLEXCUBE provides an override message if it finds a matching record in the transaction table. Deleted or reversed transactions will not be considered for Duplicate Recognition.

You can specify additional fields for duplicate record recognition in the 'Duplicate Recognition – User Defined Fields' screen.

Validate Customer Name

While maintaining Product Categories meant for Incoming Payments you can indicate whether the Counterparty Name should be validated against the authorized variations of the customer's name maintained in the Customer Names screen. If you enable this option, all incoming PC transactions involving the product category are processed only after the customer's Account Number and Name correspond to the authorized variations of the customer's name.

If the validation fails the contract will be uploaded as unauthorized. Even during manual authorization of such contracts, an override is displayed asking whether the customer name needs to be added to the existing list. It will be added to the existing list on confirming the override.

Contract details

Response Days

As mentioned earlier, an RFD transaction, if not approved within the response period is considered closed. You can specify the number of response days applicable to contracts using the product category.

Archival Days

You can also maintain the number of days for archival of transactions using the product category.

Purge Days

You can also maintain the number of days for purging the transactions using the product category.

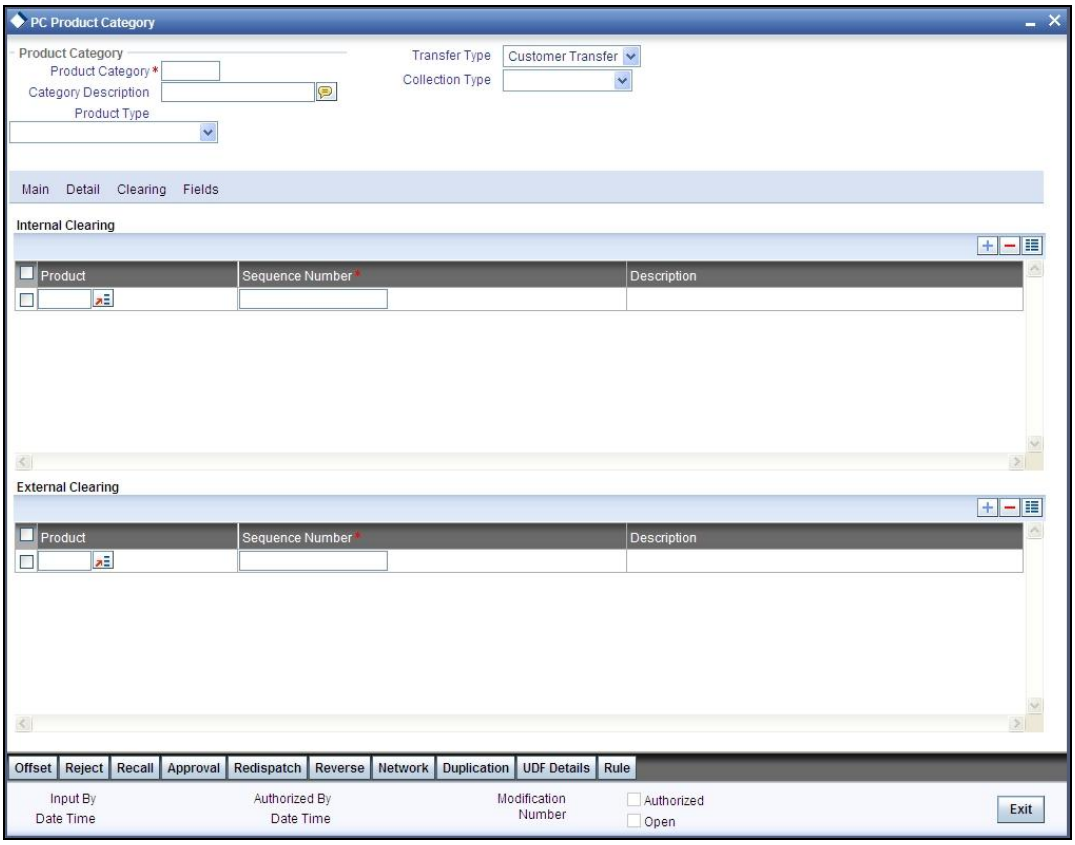
Learning Database details

Applicable

While maintaining details of a product category you can choose to check the Applicable box positioned next to the Learning Database field to indicate that the UDF details that you capture while processing a payment or collection contract should be stored in the Learning Database.

Consequently, while processing a transaction involving the product category the UDF values involved in the transaction will be saved in the learning database for the given Counterparty Bank and Account Number combination.

3.19.3 Clearing Tab



You can specify the following details:

3.19.3.1 Specifying Internal Clearing details

Product

Specify the product details.

Sequence Number

Specify the sequence number.

Description

The system will display the description for the selected product.

3.19.3.2 Specifying External Clearing details

Product

Specify the product details.

Sequence Number

Specify the sequence number.

Description

The system will display the description for the selected product.

3.19.4 Associating User Defined Fields with a Product Category

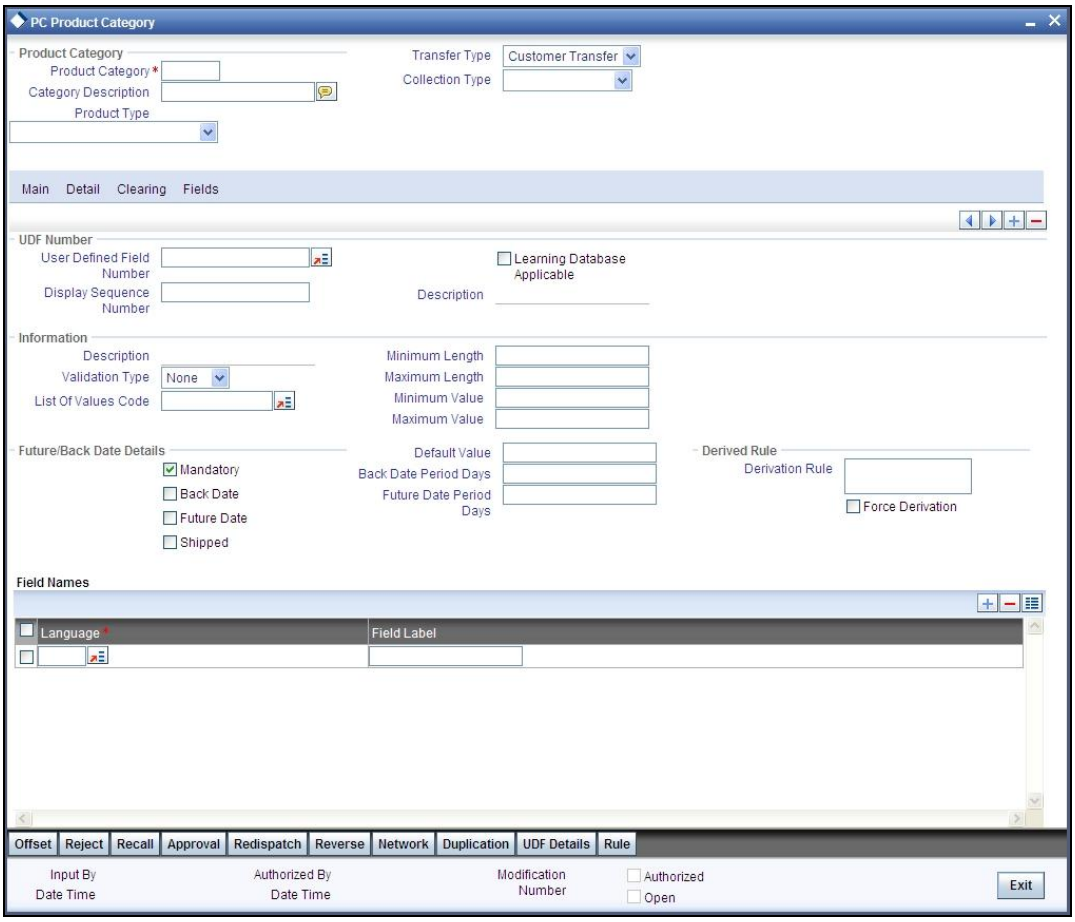
While defining a product category you can choose to associate UDF Values to the product category through the Product Category - User Defined Fields sub-screen.

You can choose to associate UDF Values with a product category to capture additional information, which should be included in the payment or collection contract. This information can pertain to the inclusion of option lists, Numeric Text based or Date fields in the payments contract.

For the system to validate the correctness of the data captured against the user defined fields during contract processing, you can choose to maintain the following information as well:

- Compose Derivation Rules, whereby you can capture the logical derivation for the specified user defined fields. These rules will be executed during contract processing.
- Define Validation Rule(s). Validation rules are multiple conditions for validating the UDF values that you capture while processing a transaction. The validation that the system needs to perform can pertain to the length of the field, whether the field is a mandatory field and the value restriction of the field and so on.

Click Fields tab in the ‘Product Category Maintenance’ screen to invoke the ‘PC – UDF’ screen.



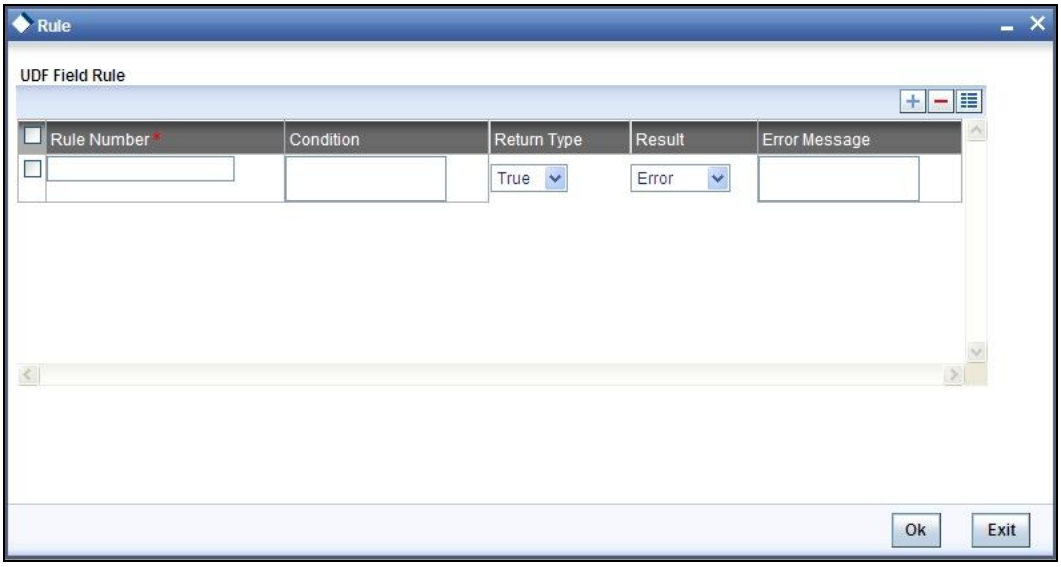
You need to define the specific attribute of each UDF that you choose to associate with the product category.

Refer the Creating Custom Fields Chapter in the Core Services User Manual for details.

After you capture the derivation logic, specify whether it is mandatory for the system to capture the corresponding value based on the derivation logic that you have maintained. You can do this by checking the box positioned next to the Force Derivation Logic field.

To specify the multiple conditions for validating the UDF values that you capture while processing a transaction you can click on the Rule button in this screen.

The Validation Rule Logic screen is displayed as shown below:



During contract processing the system validates the check-digit against each of these validations.

3.19.5 Maintaining a Learning Database

The learning database facility enables the system to intuitively 'learn' about customers and the counterparties that are involved in payments or collection transactions that use a product category. These transaction details are stored in the learning database, to enable defaulting of transaction details whenever transactions are entered for the same customer, counterparty and product category combination.

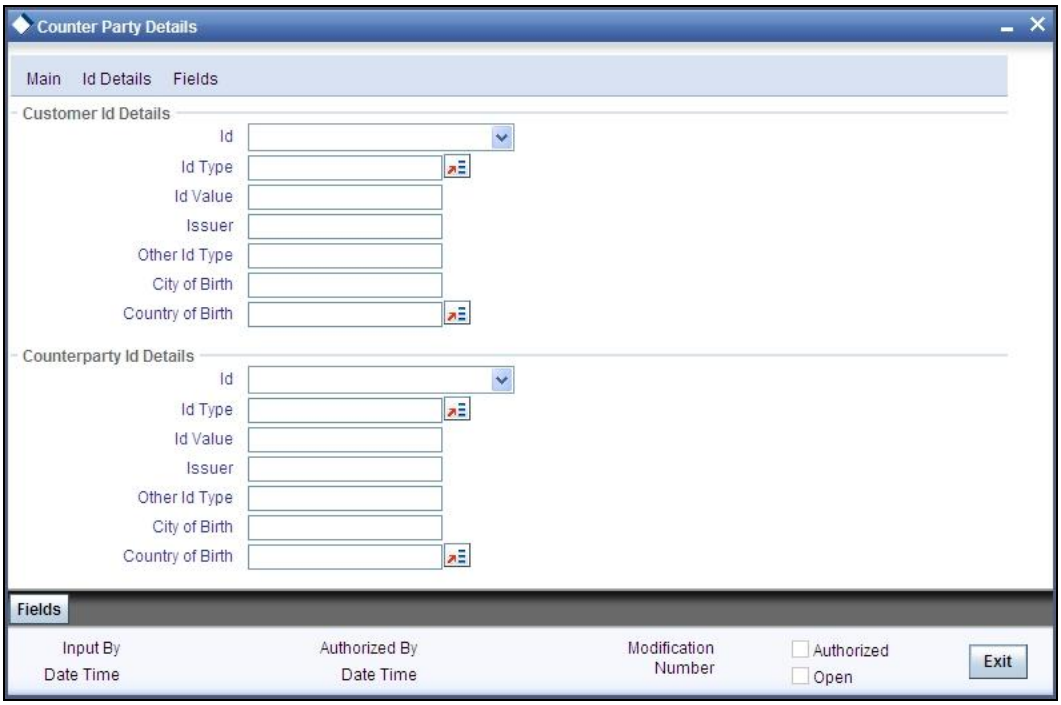
You can also:

- Manually create a learning database according to your requirement, by entering the details to be stored, in the Learning Database Counterparty Details screen.
- Upload details from an external system into the learning database.

3.20 Creating the Learning Database

You can create a custom learning database by specifying details in the Learning Database Counterparty Details screen.

You can invoke this 'Payments and Collection Counterparty Details' screen by typing 'PCDPTYDM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You must specify the following details:

- The product category for which the data is being maintained
- The Creditor ID of the customer for whom the database is being maintained
- The ID of the agreement in the context of which the learning database is to be used
- Details of the customer, such as the name and address, Customer Number and Account Number, as well as any user defined fields for customer information.
- The customer identification details like, identification value, , issuer, city of birth, country of birth.
- Details of the counterparty, such as the name and address, Account Number and Bank Code, as well as any user defined fields for counterparty information.
- The counterparty identification details like, identification value, , issuer, city of birth, country of birth.
- The user defined fields applicable for the product category in which the learning database would be used.

Customer BIC ID

Specify the Bank Identification Code for the Customer.

Customer Scheme Name Type

Select the Identification Scheme Type of the Customer from the drop down list.
The valid field can be:
C – Code
P – Proprietary

Customer Scheme Name
Specify the value for Identification Scheme Name field.
If Scheme Name type is C then the Scheme Name can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.
If the SchemeName Type is P then you can enter the value for the field.

Customer Date of Birth
Specify the date of birth of the Customer

Counter Party BIC ID
Specify the Bank Identification Code for the Counter Party.

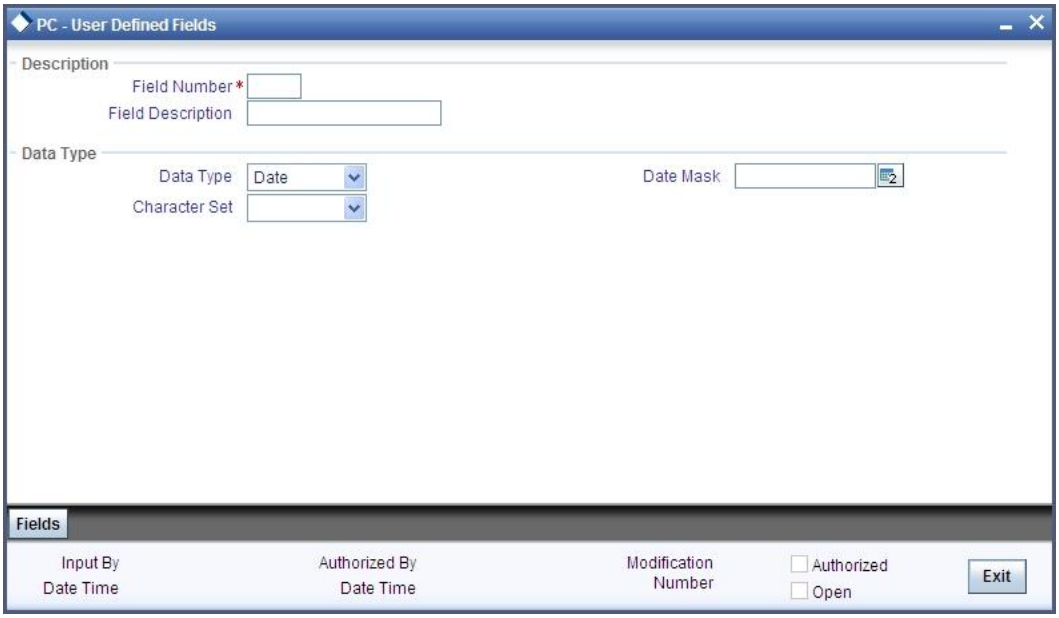
Counter Party Scheme Name Type
Select the Identification Scheme Type of the Counter Party from the drop down list.
The valid field can be:
C – Code
P – Proprietary

Counter Party Scheme Name
Specify the value for Identification Scheme Name field.
If Scheme Name type is C then the Scheme Name can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.
If the Scheme Name Type is P then you can enter the value for the field.

Counter Party Date of Birth
Specify the date of birth of the Counter Party.

3.21 Defining user defined fields for account statements

The ‘User Defined Fields’ screen in the Payments and Collections module allows you to define fields that you wish to appear in the account statements as well as the list of values for the user defined fields that need to appear in the statements. You can invoke this screen by typing ‘PCDUDMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the ‘User Defined Fields’ screen, you specify the following details for each user defined field you create:

Description

Field Number

Specify the identification number.

Field Description

Specify the description of the field,

Data Type

Date Type

Specify whether the field is alphanumeric, numeric, or a date, or an integer.

Date Mask

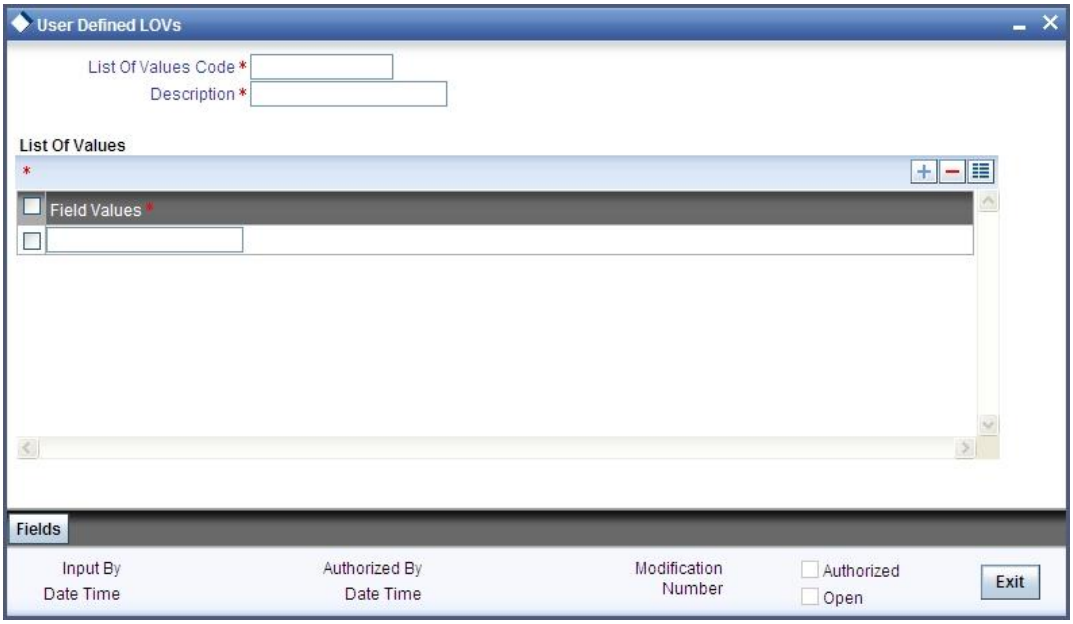
If you specify a date field, you can indicate a format for the date to be displayed.

Character Set

Specify whether the values for the field should only contain SWIFT compatible characters.

3.22 Specifying UDF Details

In the User Defined LOVs screen, you can specify a list of values applicable for a user defined field that you have created. Each list can be identified by an LOV Code and description. You can invoke this screen by typing ‘PCDLUPMT’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



List of Values Code

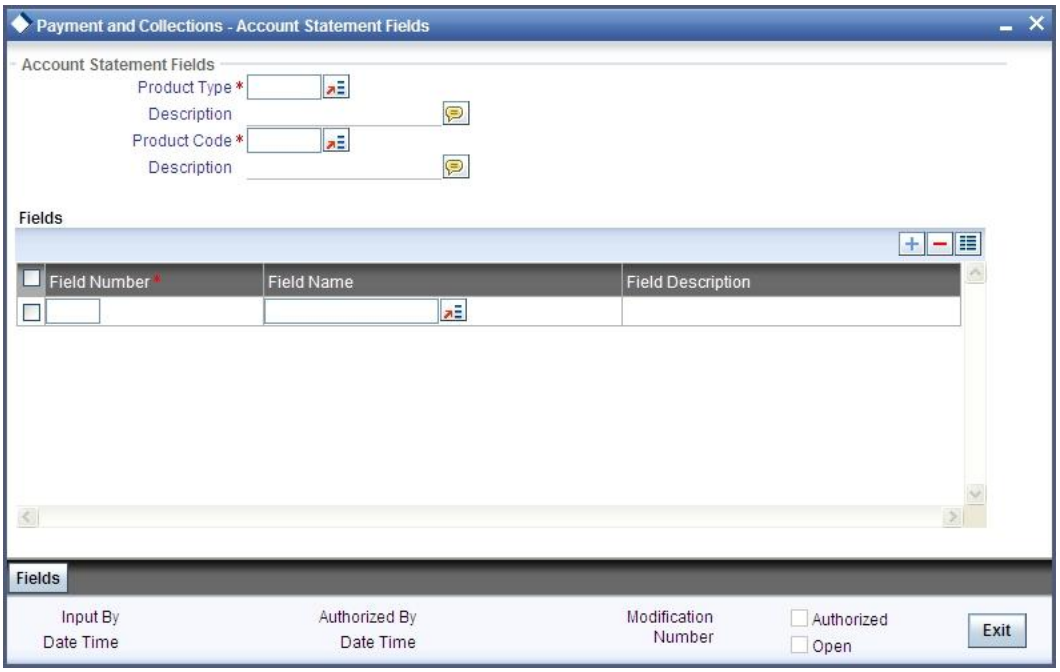
Specify the code for the list of values.

Description

Specify the description of the code.

3.23 Specifying fields to be included in account statements

You can specify the fields that should be included in the account statements that you generate. You can do this in the ‘Account Statement Fields’ screen, invoked from the Application Browser by typing ‘PCDACSMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

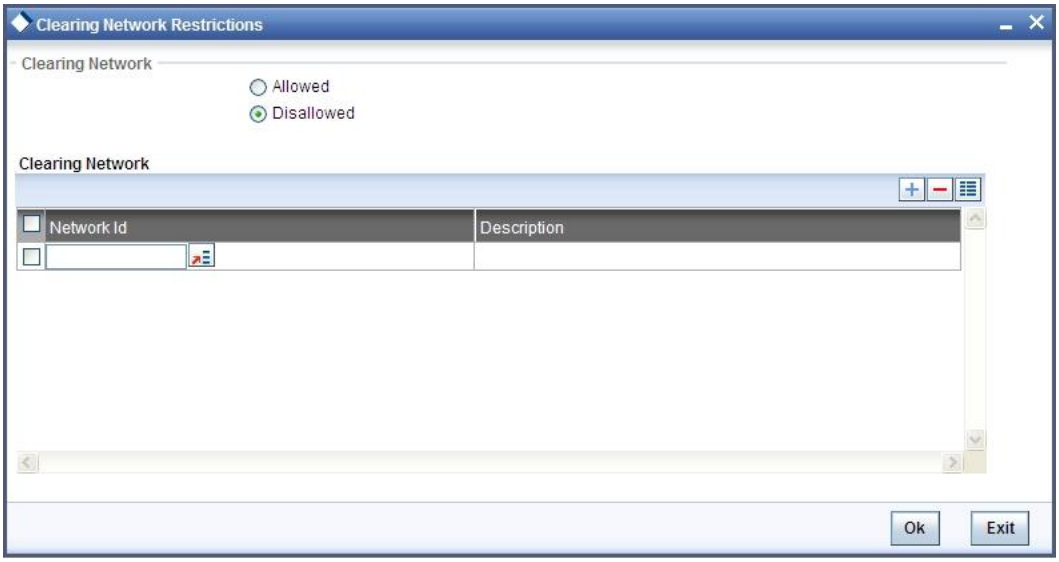


You need to specify the product type and the product code before specifying the fields. You can specify a maximum of fifteen fields for an account statement. In this screen, you must also specify the sequence in which the fields must be printed.

3.23.1 Clearing Network Restrictions for Local Payment

You can define and associate the Clearing Network Restrictions at the product category level in the product category through the ‘Product Category – Clearing Network Restrictions’ sub-screen.

Click ‘Network’ button in the ‘PC Product Category Maintenance’ to invoke the ‘Clearing Network Restrictions’ screen, where you can define the clearing network restrictions for a Product Category.



3.23.1.1 Specifying Clearing Network Details

You can maintain an ‘allowed’ or ‘disallowed’ list of networks. The available networks are displayed in the Available list, from where you can select the required networks and move them to the Allowed / Disallowed section.

When a product category is defined the system validates that the network specified for the External Clearing Products linked to the Product Category are allowed for the Product Category also.

Also during modification of an existing Product with Clearing Mode as "External Clearing" the system validates that the Network being linked to the Product is not disallowed for any of the existing Product Categories which would have been already linked to the Product.

The Bank Codes linked to the available clearing networks are displayed in PC Contract Online screen and PC Fast Input Screen for the Product Category. The displayed bank codes list sequence is driven by the way of you navigate through the Contract Online screen:

After entering the product category details, if you proceed to the bank code without entering the product code and network, the entire list of bank codes used by that product is displayed.

If you enter the product code after entering the product category details, then:

- If the Product is Book Transfer Type, the network field is blank. The Book Transfer Type of Bank Codes from the PC Bank Directory is displayed in the list of Bank Codes from the PC Bank Directory.
- If the specified Product is internal type, the network field is blank. The entire list of bank codes used by that Product is displayed.
- If the product is of the type external, the default network chosen in the product preference screen is displayed. Only those bank codes using this network are displayed.

On entering the product category details, if you click on the Networks option list, then only networks allowed for that product category are displayed, and on selecting the network,

- If you click on the bank code without entering the product code, then only the banks using this network are displayed.
- If the product code is entered, the network defaulting happens as explained.

3.23.1.2 Specifying the Clearing Network Details

Network ID

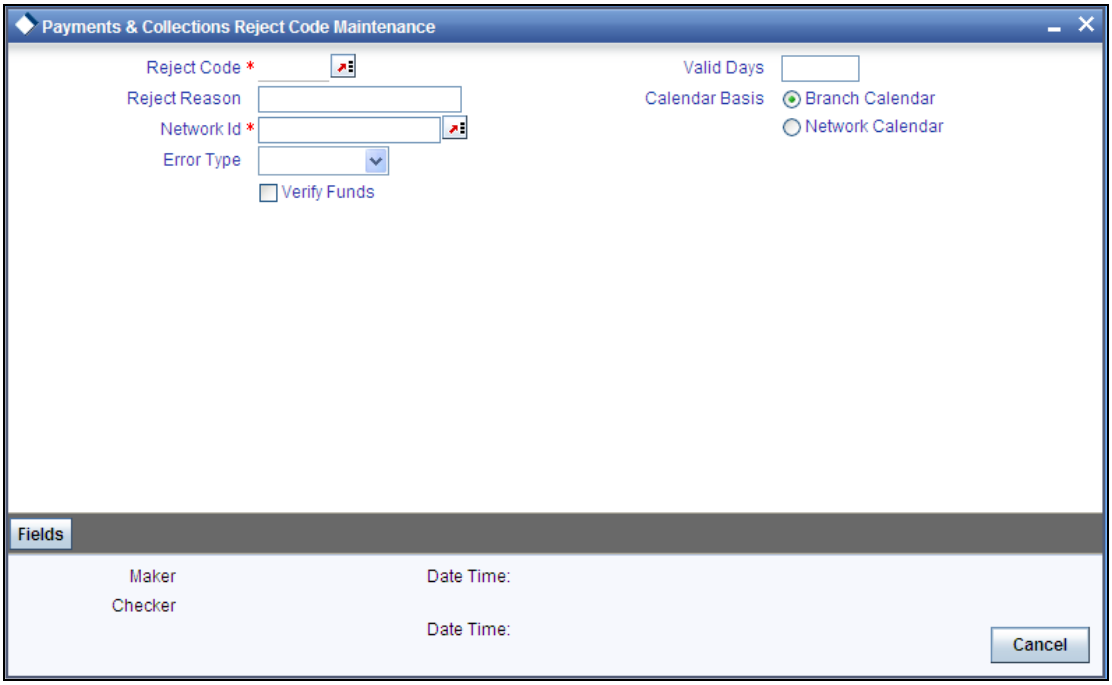
Select the identification for the network.

Description

The system displays the description of the network as electronic network or clearing.

3.24 Reject Code Maintenance

Collection transactions can be rejected for various reasons – for example, insufficiency of funds in the debtor's account. In such a case, the debtor's bank sends a reject transaction with relevant reject codes to the creditor's bank. The 'Reject Code' screen allows you to describe each reject code that you specify. You can invoke this screen by typing 'PCDRJCOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Reject Code

Specify the reject code for the rejected transaction here.

Description

You can give a small description for the reject code you have specified.

Network ID

Specify the network ID.

Error Type

Select the type of reject code values from the drop-down list. Following are the options available in the option list:

- Error
- Reschedule

Verify Funds

A collection transaction, which has been rejected, is redispatched only if the reject reason is 'insufficiency of funds' and if the 'Verify Funds' box is checked.

Valid Days

Specify the number of valid days within which reject should be performed.

Calendar Basis

Select the Calendar Basis. The options are:

- Branch Calendar
- Network Calendar

Restrict to Exceptions

Check this option to restrict the usage of ISO reject code to the list of Exceptions maintained. If the option is checked then the system will restrict the usage of ISO Reject code.

If the option is unchecked then the system will not restrict the usage of ISO Reject code i.e. a particular ISO Reject Code is applicable for all possible exceptions.

Exceptions

You can add multiple values to this option field. This field is used to input exceptions applicable for the Reject Codes. List of Values are attached to display the valid exceptions based on the static data provided.

Description

This field indicates the selected Exception type.

ISO reject codes for SEPA transactions can be maintained in the system using the PC –Reject Code screen and the data is also factory shipped. The following Reject Codes are factory shipped:

ISO Code	ISO Name	SEPA Reasons
AC01	IncorrectAccountNumber	Account identifier invalid (i.e. invalid IBAN or account number does not exist)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AC13	InvalidDebtorAccountType	Debtor account is a consumer account

ISO Code	ISO Name	SEPA Reasons
AG01	TransactionForbidden	Credit transfer or Direct Debit forbidden on this type of account (For example, savings account) or for regulatory reasons
AG02	InvalidBankOperationCode	Operation/ Transaction code incorrect, invalid file format
AM01	ZeroAmount	AOS
AM02	NotAllowedAmount	AOS
AM03	NotAllowedCurrency	AOS
AM04	InsufficientFunds	Insufficient Funds
AM05	Duplication	Duplicate collection Duplicate Entry
AM06	TooLowAmount	AOS
AM07	BlockedAmount	AOS
AM09	WrongAmount	AOS
AM10	InvalidControlSum	AOS
BE01	InconsistentWithEndCustomer	AOS
BE04	Missing Creditor Address	Account address invalid
BE05	UnrecognisedInitiatingParty	AOS
BE06	UnknownEndCustomer	AOS
BE07	MissingDebtorAddress	AOS
DT01	InvalidDate	AOS
ED01	CorrespondentBankNotPossible	AOS
ED03	BalanceInfoRequested	AOS
MD01	NoMandate	No valid mandate Account blocked for direct debit by the debtor
MD02	MissingMandatoryInformationInMandate	Mandate Data missing or incorrect Account blocked for direct debit by the debtor
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/ Transaction code incorrect, invalid file format

ISO Code	ISO Name	SEPA Reasons
MD04	InvalidFileFormatForGroupingIndicator	AOS
MD06	RefundRequestByEndCustomer	Disputed Authorized transaction
MD07	EndCustomerDeceased	Beneficiary/ Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	AOS
RC01	BankIdentifierIncorrect	Bank Identifier Incorrect
RF01	NotUniqueTransactionReference	AOS
TM01	CutOffTime	File received after cut-off time
ED05	SettlementFailed	AOS
RR01	-	Regulatory reason Usage Rule: To be specified in 'Proprietary' of 'Return Reason', using the code 'RR01'.
DNOR	Debtor bank is not registered	Debtor Bank is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor Bank is not registered under this BIC in the CSM

Note the following for DNOR and CNOR:

- These Reject Codes are not used during any exceptions raised on the payments and collections contracts.
- CSM will raise these reject codes when Debtor bank or Creditor bank is not registered with CSM system.
- These reject codes would be received from CSM on the payments and collections contracts when the processing is not registered with CSM under the specified BIC.
- These reject codes are raised by CSM and can be viewed in the following screens based on the payments and collections type
  - Payments and Collections Transaction Input
  - Payments and Collections Cancellation
  - Incoming Payments and Collections Cancel Approval

The SNCE specific reject codes are:

Payment/Collections	Reject Code	Reject Description
Collections	1	Insufficient balance
	2	Account cancel
	4	Account blocked
	5	Customer specific order to not pay
	6	Ordered by the customer: amount disagreement
	7	Duplicate, undue, mistaken or lack of data direct debit
Payments	02	Unknown Beneficiary
	03	Dead Beneficiary
	04	Cancelled Account
	05	Beneficiary Order
	06	Frozen Account
	07	Non-Resident Customer
	08	Issuing Entity request
	09	Ordering Incomplete Information

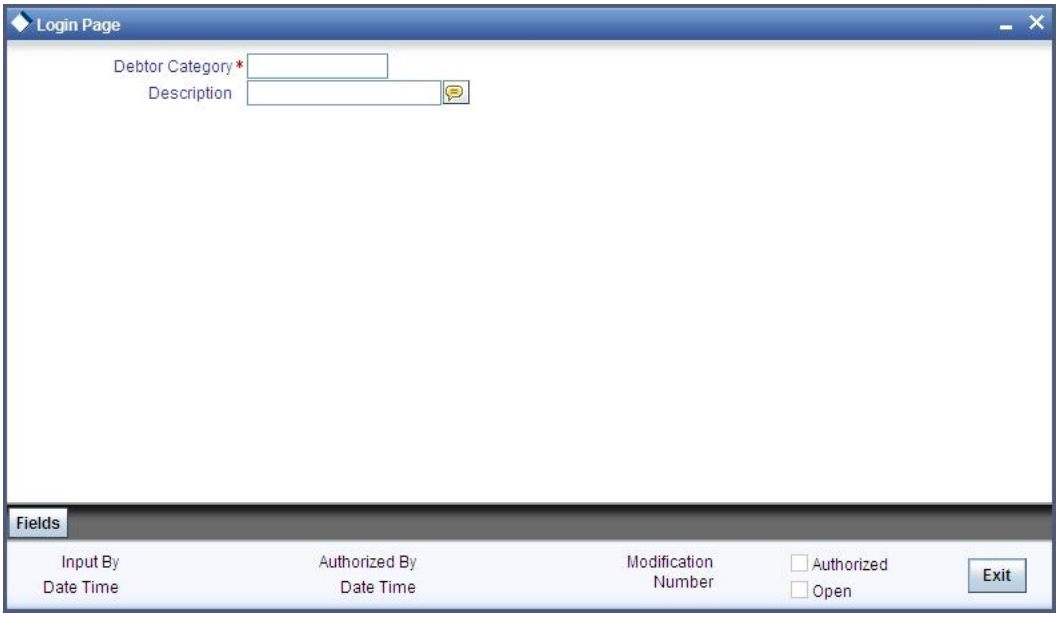
During STP processing:

- If there is a failure due to any of the errors then the system logs the transaction to the existing exception queues.
- You can review this exception queue within the valid days maintained for each reject codes.
- Customer Value Entry Date is considered as From Date to calculate the valid end date based on number of days maintained
- On rejection the system maps the corresponding Spain reject codes with the raised standard error codes and updates the reject code for the transaction.

3.25 Maintaining Debtor Customer Categories

Debtor categories are used to define preferences for a group of debtors rather than for each debtor. For instance, a creditor might wish to allow a longer recall period to debtors of a certain category.

The ‘Debtor Customer Category’ screen allows you to define such debtor categories. This information is picked up while capturing customer agreement details. You can invoke this screen by typing ‘PCDDCCAT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Debtor Customer Category

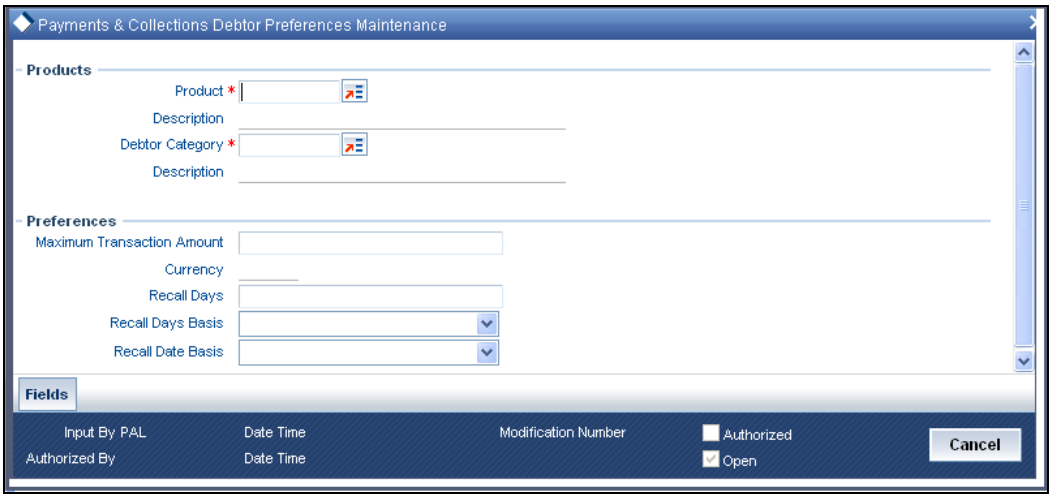
Specify the Debtor Customer Category code here.

Description

Enter a small description of the Debtor Customer Category you have entered.

3.26 Defining preferences for a combination of a product and a debtor category

The ‘Product Debtor Category Preferences’ screen allows you to define the preferences for a debtor category created by you. You can invoke this screen by typing ‘PCDPRCAT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



3.26.1.1 Specifying Product details

Product

Select the product from the list of options available.

You define a product, the maximum amount for each transaction, the number of recall days and the basis (working days or calendar days) for computing recall days.

Debtor Category

Select the debtor category from the list of options available.

3.26.1.2 Specifying Preferences

Maximum Transaction Amount

Specify the maximum amount that can be used for a transaction. The currency for this amount will be defaulted as the product currency.

Recall Days

Specify the number of recall days here.

Recall Days Basis

Select the basis for computing the recall days, whether it has to be working days or calendar days.

Recall Date Basis

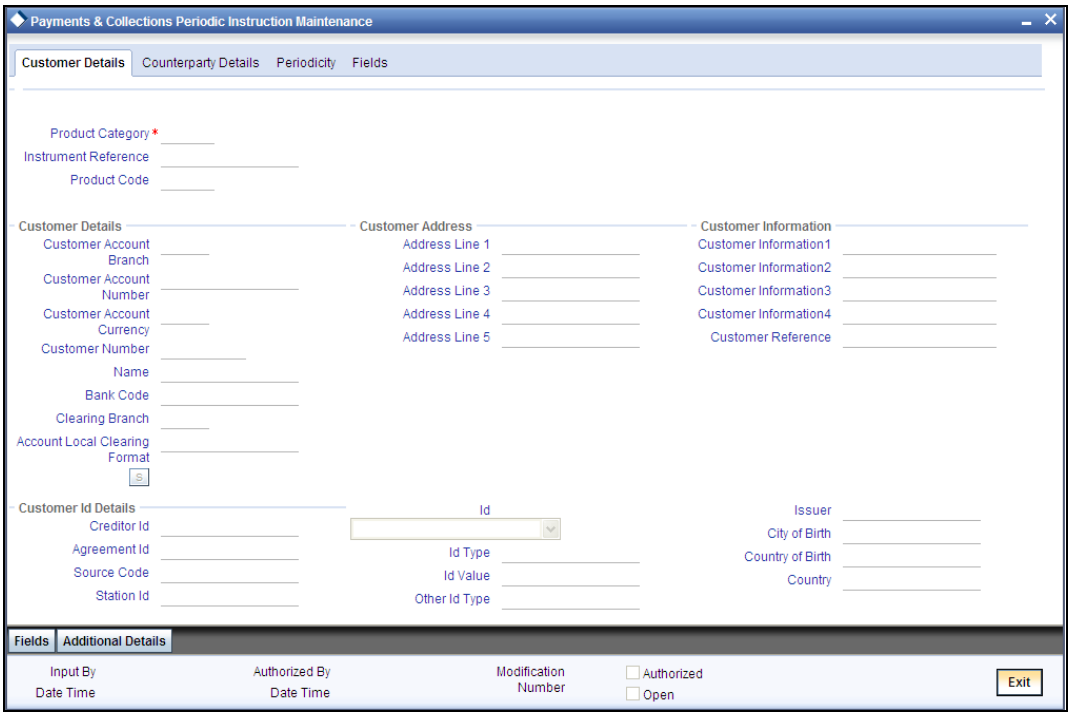
Select the basis for computing the recall dates, whether it has to be working days or calendar days.

3.27 Maintaining Details for Periodic Instructions

Your bank could process outgoing payments or collections that need to be initiated periodically, at pre-defined frequencies.

Oracle FLEXCUBE facilitates maintenance of details for such periodic payments or collections. A batch process that is executed during the Beginning of Day processes generates periodic transactions for which details have been maintained.

You can maintain details of periodic payment or collection transactions in the Periodic Instructions screen, which you can invoke from the application browser. You must maintain basic details such as the product category, product code, customer and counterparty details, transaction amount and user-defined fields. You can invoke this screen by typing 'PCDINSTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the Periodic Instructions screen, you can capture the following details for periodic payment or collection transactions:

Product Category

View the product category that would be used to pick up default information for the periodic outgoing payment or collection. The product to be used for the transaction will be picked up from this information. You can only indicate an outgoing product category.

Instruction Reference umber

This is the system-assigned reference number of the periodic instruction.

Product Code

It is not mandatory that you indicate the outgoing payment or collection product to be used for the periodic outgoing transaction, since the system picks up this information from the outgoing product category specified. However, you can specify the product, if required; if you choose to do so, you can only choose a product belonging to the same product type as the product category that you specified. Based on the product code, the system will default the currency code linked to this product in the 'Txn CCY' field. Alternately, the system can also arrive at the product code based on the currency specified in the 'Txn CCY' field.

Customer Details

Clearing Branch

Specify the clearing branch where the amount is getting cleared.

Customer Account Branch

Specify in which branch a customer is holding an account.

Customer Account Currency

Select the currency for the customer account in which it is maintained.

Customer Account Number

If you choose to specify the customer account, the name and number will be displayed when you save the contract. You must enter a valid customer account maintained in Oracle FLEXCUBE in this field, or a GL for which posting is allowed. If you use the option list available in this field, the customer number and name will be displayed instantly.

Customer Number

System defaults the customer number when you select the customer account number.

Name

System defaults the customer name when you select the customer account number.

Bank Code

Specify the code for the bank that is used in the clearing activity.

Account Local Clearing Format

Specify the local format used in the clearing the amount.

Customer Information

Customer Information 1 2 3 and 4

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information in these fields.

Customer Reference

Specify the reference number to identify a customer.

Source Code

System displays the source code when you provide the customer reference and information.

Station Identification

System displays the identification number of the station when you specify the customer information and reference numbers.

Creditor Identification

Specify the identification number of the creditor.

Agreement Identification

Specify the identification number to identify an agreement.

Customer Address

Address Line 1, 2, 3, 4 and 5

Specify the address of a customer in the lines 1, 2, 3, 4 and 5.

Customer Identification details

Identification

Select the option to identify the customer either by Organization details or by Individual person details. The options available in the drop-down list are Organization and Private.

Identification Value

Specify the identification value for the Customer for the given identification type. This is mandatory only if the Identification type is specified.

Issuer

Specify the issuer of the customer. This is used to identify if the Organization identification is used as Proprietary Identification or Private Identification

City of Birth

Specify the city of birth of the customer. This is enabled and is mandatory if you have selected identification type as ‘Date and Place of birth’.

Customer Country of Birth

Select the country of birth of the customer from the option list. This is enabled and is mandatory if you have selected the identification type as ‘Date and place of birth’.

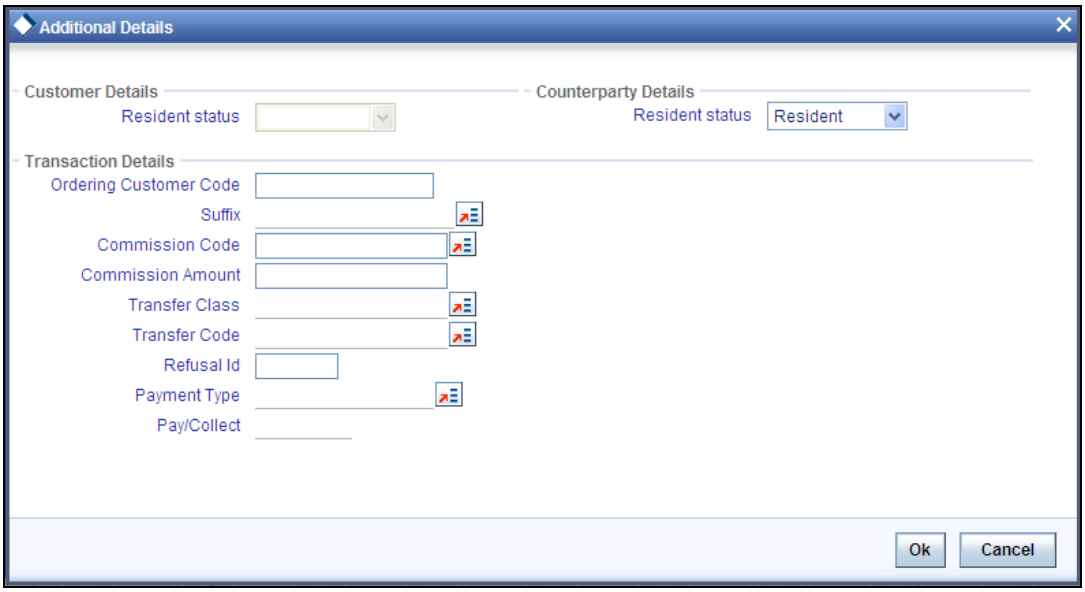
Country

Specify the country of residence of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Click on Additional Details to invoke the Additional Details screen.



Resident Status

The resident status of the customer is defaulted here.

Counterparty Details

Resident Status

Select the resident status of the counterparty from the adjoining drop down list. The options are:

- Resident
- Non resident

Transaction Details

Payment Type

Select the Payment type from the adjoining option list.

Transfer Code

Select the transfer code from the adjoining option list.

Transfer Class

Select the Transfer class from the adjoining option list.

Refusal ID

Specify the Refusal ID.

Commission Code

Specify the commission code.

Commission Amount

Specify the amount of commission.

Pay/Collect

The system displays Pay or Collect based on the commission code.

Suffix

Select the creditor suffix from the adjoining option list.

Ordering Customer Code

Specify the customer code for ordering.

For residents, NIF of the customer and suffix will be the ordering customer code.

For Non residents, the ordering customer code format will be YEEEENNNL, Y being a letter, E being the acquiring entity, N for numbers between 001 and 999 and L being control character.

3.27.1 Counterparty Tab

The counterparty details are defaulted on selection of counterparty account number, if the counterparty identification details are maintained in PC Beneficiary Maintenance screen.

Identification

Select the option to identify the counterparty either by Organization details or by Individual person details. The options available in the drop-down list are Organization Identification and Private Identification.

Identification Value

Specify the identification value for the counterparty for the given identification type. This is mandatory only if the Identification type is specified.

Issuer

Specify the Identification Issuer of the counterparty. This is used to identify if Organization identification is used as Proprietary Identification or Private Identification.

Customer BIC ID

Specify the Bank Identification Code for the Customer.

Customer SchemeNameType

Select the Identification Scheme Type of the Customer from the drop down list.

The valid field can be:

C – Code

P – Proprietary

Customer SchemeName

Specify the value for Identification Scheme Name field.

If SchemeName type is C then the SchemeName can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.

If the SchemeName Type is P then you can enter the value for the field.

Customer Date of Birth

Specify the date of birth of the Customer.

CounterParty BIC ID

Specify the Bank Identification Code for the CounterParty.

CounterParty SchemeNameType

Select the Identification Scheme Type of the CounterParty from the drop down list.

The valid field can be:

C – Code

P – Proprietary

CounterParty SchemeName

Specify the value for Identification Scheme Name field.

If SchemeName type is C then the SchemeName can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.

If the SchemeName Type is P then you can enter the value for the field.

CounterParty Date of Birth

Specify the date of birth of the CounterParty.

City of Birth

Specify the city of birth of the counterparty. This is enabled and is mandatory if you have selected identification type as ‘Date and Place of birth’.

Country of Birth

Select the country of birth of the counterparty from the option list. This is enabled and is mandatory if you have selected the identification type as ‘Date and place of birth’.

Country

Specify the country of residence of the counter party. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Multiple Dr/Cr Account for Periodic Instruction

To specify the multiple debit/credit account for Outgoing Payment or Outgoing Collection PC category types, with facility to specify MIS for each of the leg, you can click the ‘S’ button provided in the Periodic Instruction Maintenance which facilitates capturing the ‘Split Details’ screen as shown below. This button is enabled for Outgoing Payments and Outgoing Collection type of PC Product Categories.

The sum total of all debits/ credits is defaulted to the total transaction provided in the Split Details, and the MIS details can also be provided.

Split details

Serial Number

Specify the serial number to know the order of the preference.

Branch

Specify the branch where the split details are stored.

Account Number

You can specify the multiple debit/credit accounts for Outgoing Payments and Outgoing Collection Type of PC Product Categories.

Amount

You can specify the amount for each of the debit / credit accounts you have specified. The sum of amounts specified for all the accounts must be equal to the transaction amount.

CCY

Specify the currency used in the split process.

MIS

Click this button to capture MIS parameters.

Total Amount

Specify the total amount that is used in the split process.

Note the following:

- Split of debit / credit amount is allowed only when currency is local currency and debit/credit accounts are GL's.
- In case of Multiple debit's/credit's, the first account is defaulted as the Customer Account in the 'Periodic Instruction' screen.
- During generation of Outgoing Payment/Collection the multiple accounts would be debited/credited depending upon the instruction maintenance.
- You can only select a local currency account for periodic instructions.

Customer No. and Name

If you opted to specify the customer account, the name and number will be displayed when you save the contract. If you selected the customer account using the option list available in the customer account field, these fields will display the customer name and number respectively.

Clearing Branch

The clearing branch for the specified customer bank code is displayed in this field.

Customer Bank Code and Account (LCF)

You can input the bank code and the account in LCF (local clearing format; this is the clearing account number) for the transaction.

Customer Address

You can specify the address of the customer involved in the contract. You can specify up to five lines of address information.

Customer Information

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information in these fields.

Specifying Counter Party details

Counterparty Bank

Select a valid bank code maintained in Oracle FLEXCUBE. If you select a code from the option list, the bank name is displayed instantly. If you choose to enter the code, the name of the bank is displayed when you save the transaction.

Counterparty Account

You can specify the account of the counterparty here. In case of internal transfers, the account needs to be a valid account of Oracle FLEXCUBE either in Oracle FLEXCUBE or in the Local Clearing Format. You can also select an account number from the option list provided. In such a case, the system will default the name and the address lines and counterparty information fields as maintained for that account. If at the time of selecting Counterparty Account, Bank Code is null, then the Bank Code and Name will also appear by default.

Counterparty Name

You can enter the name of the counterparty.

Counterparty Address

You can specify the address of the counterparty involved in the contract. You can specify up to five lines of address information.

Counterparty Information

If you need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the counterparty information in these fields.

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Specifying Transaction Details

Txn CCY

Enter the currency for the transaction. You can click on the adjoining option list to choose from a list of valid currency codes maintained in the system. Input to this field is mandatory. If the product code is input, then the system will display the currency linked to the product in this field. You will not be able to change the defaulted value.

Actual Amount

Specify the actual transaction amount in local currency.

Remarks

Specify any requisite narrative regarding the transaction that is to be generated.

Charge Mode

You can indicate whether charges applicable for the transaction are to be applied over and above the transaction amount (premium) or subtracted from the transaction amount (discount).

3.27.2 Periodicity Tab

You can capture the following details:

First Generation Date

Specify the date of first generation of the transaction. This date would be the activation date for the transaction.

Next Generation Date

When you first maintain periodic instructions for an outgoing collection transaction, the next generation date is considered by default to be the same as the first generation date that you specified.

End Date

You can specify an end date for generation of transactions for the instruction.

Holiday Exception

Indicate whether generation of transactions must be rolled forward when the generation date falls on a currency holiday. If you check this box, the system will check transaction value dates against the currency calendar of the transaction currency.

Frequency

You must specify the frequency of generation of the instruction, in terms of:

- Days
- Months
- Years

Month End Flag

In addition, you can indicate that the transactions must be generated on the month-end day.

Specifying Consolidation Details

Consolidation

This indicates if the customer leg of the transaction needs to be consolidated. In case the customer account is in a foreign currency, you cannot opt for consolidation.

Consolidation Reference

If a reference is provided by the customer for the consolidation of the customer leg, you must capture the same.

Specifying Other Details

Generate Advice

You can indicate whether a customer advice needs to be generated for the contract. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Response Advice Basis

Specify whether the response advice for the collection transaction is to be generated on the event date or the response date. By default, the system picks up this specification from the customer agreement.

Redispatch Reqd

Indicate if this outgoing collection transaction needs to be redispatched if rejected.

Debtor Category

Specify the debtor category to which the debtor of the transaction belongs. If you do not specify this, the system will use a default value from the customer maintenance (for incoming collections) or creditor DD agreement (for outgoing collections)

Priority

This indicates the priority assigned to the contract in the processing queue. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Split Indicator

This indicates whether the collection transaction has been split into multiple contracts. If it has not been split, this field indicates 'Not Applicable'. If the transaction has been split, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Creditor ID

For an Incoming Collection transaction or its reject / recall, mention the Creditor ID.

Agreement ID

For Collection transactions, enter the Creditor or Debtor Agreement ID as applicable.

Source Code

The source of the transaction is displayed here

Station ID

The customer station of the transaction is displayed here

User-defined fields

The user-defined fields are displayed in the UDF screen, which can be accessed using the (UDF) Tab. The fields will be displayed based on the display sequence no defined at the product category level and the label of the field will be shown in the language of the Oracle FLEXCUBE user.

Payment Details

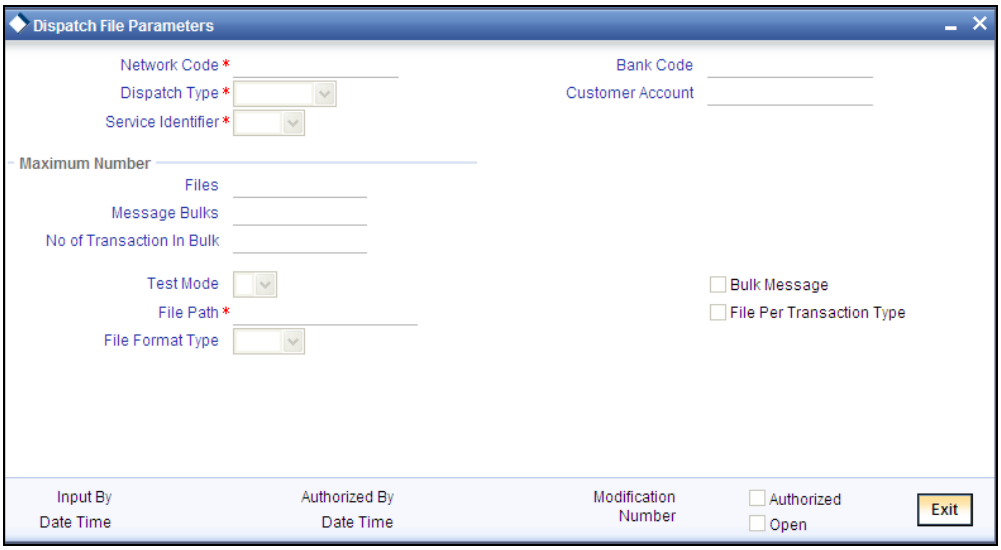
You can indicate any specific details regarding the payment in this section.

Closing periodic instructions

When you close a periodic instruction and subsequently have another user authorize the closure, the instruction ceases to generate any transactions in future.

3.28 Maintaining Details for Dispatch File

You can define the parameters of dispatch files generated from Oracle FLEXCUBE using 'Dispatch File Parameters' screen.



You can capture the following details here:

Dispatch Type

Specify the type of the dispatch. The dropdown list displays the following details:

- Network – If you choose this, you must specify the clearing network code. The system will default the Bank Code and the Customer Number as ‘ALL’.
- Bank Code - If you choose this, you must specify the bank code. The system will default the Clearing Network and the Customer Number as ‘ALL’.
- Customer - If you choose this, you must specify the customer number. The system will default the Bank Code and the Clearing Network as ‘ALL’.
- ALL – If you choose this, the system will generate XML files for all customers.

Choose the appropriate one.

Service Identifier

Specify the service type as of the clearing network. The dropdown list displays the following details:

- SCT
- SDD
- ENE
- SCT
- SDD
- INS
- ECC
- ENE
- 001
- COB
- BE10
- BE11
- BE12

Choose the appropriate one.

Clearing Network Code

Specify the clearing network for which the dispatch file parameters are maintained. The option list displays all valid clearing networks maintained in the system. Choose the appropriate one.

Bank Code

Specify the direct or the indirect participant bank code for which the dispatch file parameters are maintained.

Customer Number

Specify the customer number for whom the file parameters are maintained.

Test Mode

Specify the test or production mode for the clearing network. If you have chosen dispatch type as 'Network', you must specify the test mode.

File Format Type

Select the file format from the drop-down list. This list displays the following values:

- XML
- ASCII

For cheques and Bills, ASCII file format should be maintained.

File Path

Specify the path to locate the file.

Bulk Message

Check this option to indicate that the message bulk should be created with many transactions.

Maximum No of Files

Specify the maximum number of files that can be sent to the clearing network in one settlement cycle.

Maximum No of Message Bulks

Specify the maximum number of message bulks in a file.

Maximum No of Transaction

Specify the maximum number of transactions that can be bulked in a message bulk.

File Per Transaction Type

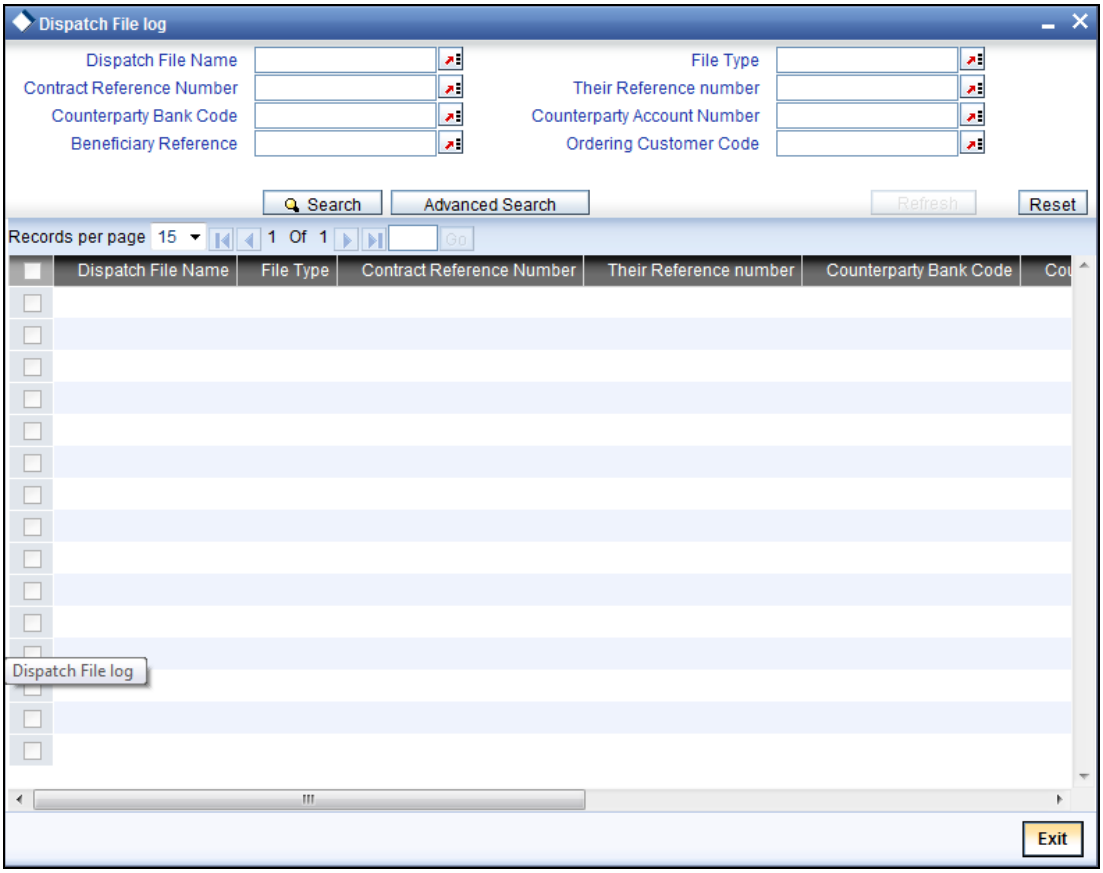
Check this option to create dispatch files with message bulks of each of the transaction types. If you do not check this option, the file is created with the following transaction types in the same order:

- SCT
    - Credit Transfer Message Bulk (pacs.008)
    - Payment Return (pacs.004)

- SDD
    - Direct Debit Instructions (pacs.008)
    - Rejects (pacs.002)
    - Reversals (pacs.007)
    - Return/Refunds (pacs.004)

If this option is selected then the one file is created for each transaction type.

You can view a summary of dispatch file parameters using 'Dispatch File Parameters – Summary' screen.



The parameters given above are STEP2 clearing system specific to handle SEPA Credit Transfers and SEPA Direct Debits. Files sent to STEP2 clearing system follow the naming conventions given below:

1. File Naming Convention

EEVVSSSBBBBBBBBX…X.Z

Where-

- EE is S2 (STEP2)
- VV is the format version (02 = XML)
- SSS is the three character service identifier, SCT in this case; or SDD
- BBBBBBBB is the BIC (8) of the Direct Participant

- X…X (optional - up to 15 characters) is to be used by the Direct Participant
- Z indicates the type of the file, where: I = ICF (SCT) or I = IDF (SDD)

The STEP2 central system generates files with X…X fields as follows and the same will be done in FLEXCUBE -

YYMMDDHHMMSSNNN, where:

YYMMDDHHMMSS indicates the file creation date and time and NNN an incremental number starting from 000. This is reset to 000 every time the DD (date) is changed.

2. File Size parameters

The STEP 2 clearing system allows a maximum of 500 files in one settlement cycle. Each file can have a maximum of 500 message bulks. System can include 100,000 transactions in each of the message bulks.

Files are generated for customer or bank with the following naming convention.

EEVVSSSBBBBBBBBBX…X

Where -

- EE is PC
- VV is the format version (02 = XML)
- SSS is the three character service identifier, SCT in this case; or SDD
- BBBBBBBB indicate the BIC the processing bank
- X…X (optional - up to 15 characters) is to be used by the Direct Participant
- YYMMDDHHMMSS indicates the file creation date and time. NNN is an incremental number starting from 000. This is reset to 000 every time the DD (date) is changed.

3.29 Processing Incoming Payments

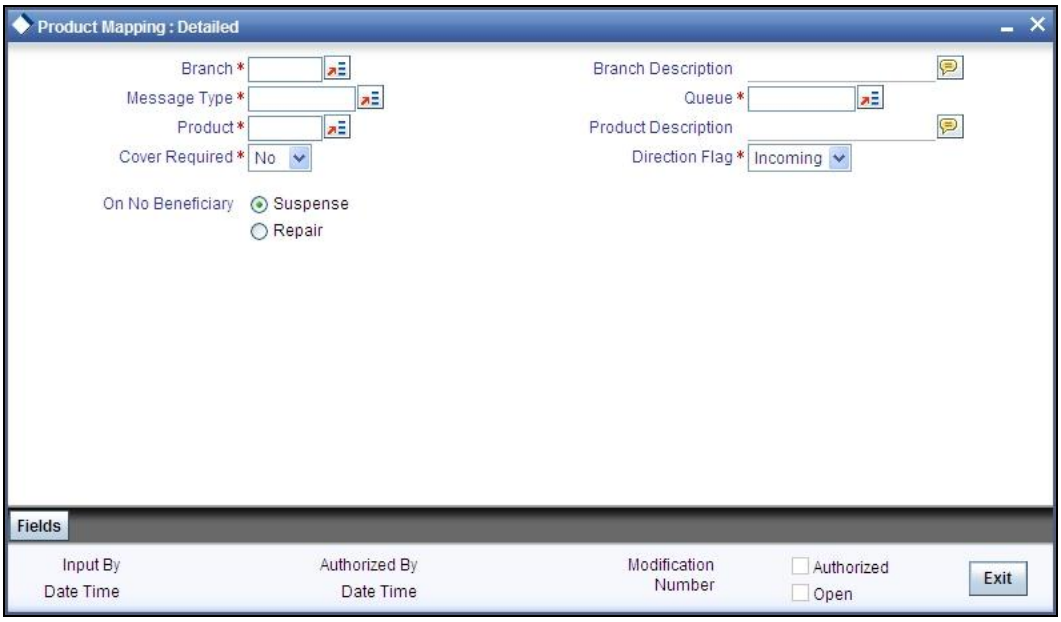
Oracle FLEXCUBE provides the facility of processing incoming payment messages. Typically, the incoming payments are received as MT 103 SWIFT messages, which are uploaded into Oracle FLEXCUBE and processed as incoming payment transactions in the Payments and Collections module.

In order to facilitate such processing for incoming payments, you must:

- Map the requisite product categories in the Payments and Collections module to the requisite message queues to which the incoming payment messages are routed when they are uploaded.
- For different combinations of incoming message type, product category, source code and station ID, maintain mappings between the SWIFT tags and their corresponding fields in the Payments and Collections module. This enables the STP process to interpret the SWIFT message and resolve the details into a PC contract in the system.

3.29.1.1 Mapping Product Categories to Message Queues

To recall, in order to facilitate the processing of incoming payment messages, you must map the requisite product categories in the Payments and Collections module to the requisite message queues to which the incoming payment messages are routed when they are uploaded. You can do this in the 'Product Mapping Detailed' screen. You can invoke this screen by typing 'MSDPRMAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



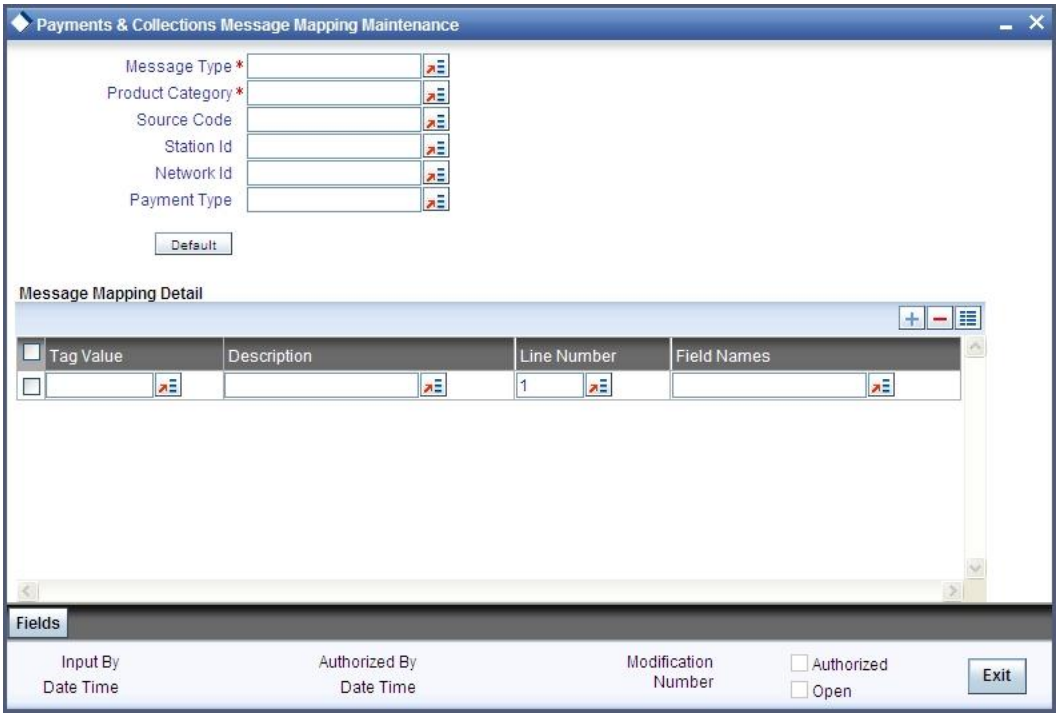
For each incoming message type, you can indicate the queue to which the messages must be routed, and the Payments and Collection product /product types / instrument type that is to be linked to the queue, to be used to process the resulting incoming payments transaction.

3.29.2 Mapping SWIFT and Non SWIFT Tags in Incoming Messages to Fields in the Payments and Collection Module

To recall, in order to facilitate the processing of incoming payment messages, you must maintain mappings between the SWIFT tags and their corresponding fields in the Payments and Collections module, for different combinations of incoming message type, product category / product / instrument type, source code, station ID and network id. You can do this in the PC Message Mapping screen.

Based on the Product Category / Product / Instrument type chosen the corresponding description will be displayed alongside.

Depending on the status of the instrument being uploaded, the instrument will be uploaded as creation of a new instrument or liquidation of an issued instrument in the system. You can invoke the 'PC Message Mapping' screen by typing 'PCDMSGMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the 'Payment Type' select the Payment type from the adjoining option list. Once you select the 'Payment Type' and click 'Default' button, the field mapping for the selected Payment Type is done. However, you can change the field mapping after it is defaulted.

System does not validate the default type and product/product category type.

This mapping enables the STP process to interpret the SWIFT tags in uploaded incoming payment messages and resolve the tags into a PC contract in the system.

The list of fields supported as a part of the instruments transaction will be factory shipped in the common payments gateways fields' data store.

Incoming Message (MT202) from a direct participant for passing funds to Addressable Indirect participant

For incoming SWIFT message resulting in an outgoing RTGS, you need to link tag 57 content to **Counterparty BIC** and the Sender BIC to the Customer BIC in this screen. In cases where the local payment contract contains only Sender BIC and not the local clearing account, the system derives the settlement account from the CIF (maintained in PC bank code directory screen) and an outgoing payment contract is booked with the customer account as the settlement account.

Example of an Incoming Message resulting in an outgoing RTGS

{1:F01 RTGPDEFFAXXX1111111111}

{2:O103 CITIGB21XXXXN}

{3 :{ 103: RTP} {113: LIYN} {108:0211042130840011} {119: STP}}{4:

20:000PRTG033650001

23: CRED

32A:031231EUR1000

57A: AABSDE31

59:/BENAC-12345}

Sender - RTGPDEFF

Receiver – CITIGB21 (This will be the PC Branch SWIFT Address)

Amount – 1000

Currency – EUR

Value Date – 31-Dec-2003

AWI - AABSDE31

Beneficiary - BENAC-12345

Incoming Message from a direct participant for passing funds to Non- Addressable Indirect participant

For a truly incoming message, you will need to link tag 57 content to the customer account and sender to the counterparty BIC.

Example of a truly Incoming Message

{1:F01UBSWGB2LAXXX1111111111}

{2:O103 CITIGB21XXXXN}

{3 :{ 103: RTP} {113: LIYN} {108:0211042130840011} {119: STP}}{4:

20:000PRTG033650001

23: CRED

32A:031231EUR1000

57A:AABSDE31

59:/BENAC-12345

-}

Sender - UBSWGB2L

Receiver – CITIGB21 (This will be the PC Branch SWIFT Address)

Non-Addressable Indirect Participant – AABSDE31

Amount – 1000

Currency – EUR

Value Date – 31-Dec-2003

Beneficiary - BENAC-12345

For SEPA transactions the mapping between Common Payment Gateway Fields and PC will be as follows:

- SEPA Credit Transfer - CPG-PC mapping -
- SEPA Direct Debits- CPG-PC mapping -

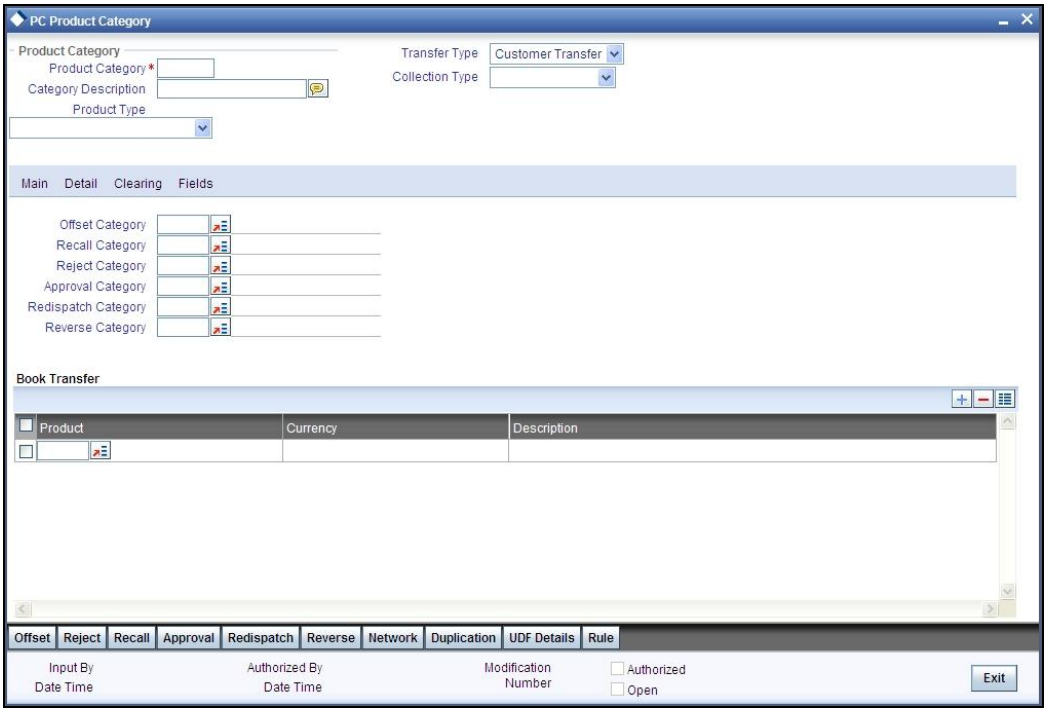
3.29.3 Maintaining the Unsettled Payment Account or GL

Details in regard to maintaining the unsettled Payment Account or GL are explained below.

3.29.3.1 Incoming Payments

Processing an incoming payment message could be aborted due to specific reasons; for instance, the beneficiary of the payment not being resolved. You can ensure that such aborted incoming payments are processed using an unsettled payment account or a GL.

You can specify the requisite unsettled account or GL to be used for processing rejected incoming payments, for each payments product category, in the 'Payments and Collections Product Category Maintenance' screen.



When the aborted transactions are posted to the unsettled GL that you specify, they can be rejected subsequently if communication is received from the customer. Such rejection would generate a corresponding outgoing payment transaction, and the appropriate MT 311 or MT 103 message is generated. The reject category for the rejected transaction can be maintained in the Product Category Maintenance for the incoming payment category.

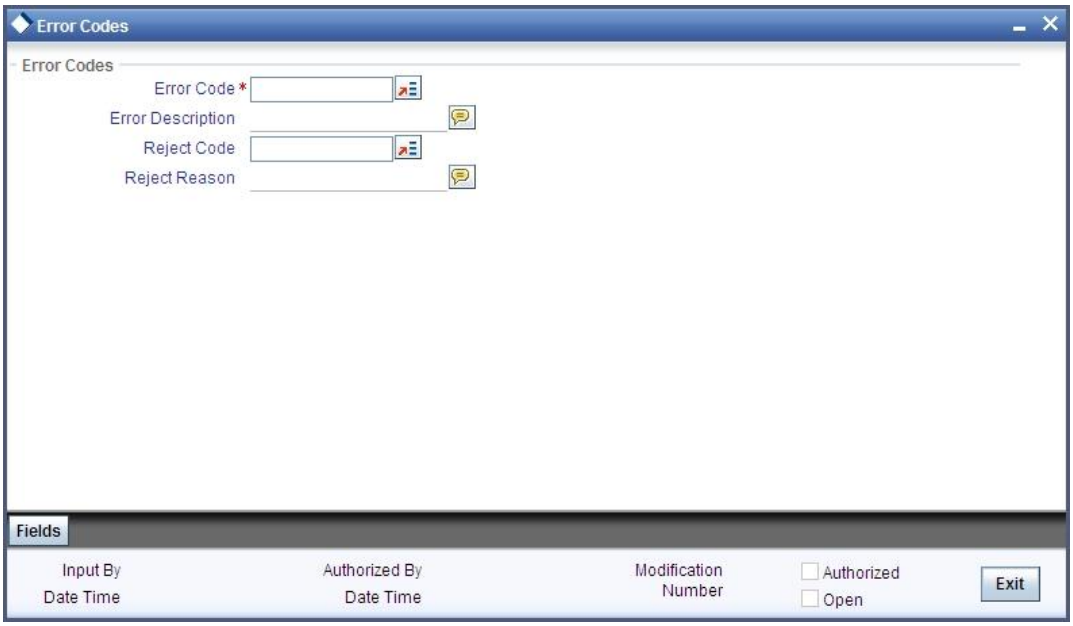
If you do not specify the unsettled account or GL for a product category, then incoming payments using the product category, which are rejected, will not be processed, and no accounting entries will be posted in respect of them.

3.29.3.2 Incoming Collections

In the case of incoming collections processing could be aborted due to the DD mandate being closed, or posting to the relevant account not being possible, and so on. Such aborted transactions are rejected automatically, and the customer account is replaced by the Unsettle GL Account that you specify in the Product Category maintenance.

Maintaining error codes for automatic rejection

Also, it is possible to maintain a list of errors that would result in rejection of the incoming collection contract and in posting to the Unsettle GL. You can maintain this list in the 'Error Codes' screen. You can invoke this screen by typing 'PCDERRCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can map the relevant error codes to the appropriate reject codes. If any of the errors mapped in this screen are encountered in processing, the customer account in the incoming collection would be replaced with the Unsettle GL that you have specified in the Product Category maintenance.

The following error codes can be mapped:

Error Code	Description
PC-BK064	Currency restriction occurred
PC-BK043	Customer account is closed
PC-BK045	Customer account is unauthorized
PC-SAV-024	Customer account has been blocked
PC-SAV-025	Stop Payment has been issued against customer account
PC-SAV-026	No Credit is allowed for the customer account
PC-SAV-027	No Debit is allowed for the customer account
PC-SAV-028	Customer account is dormant
PC-SAV-029	Customer account is frozen

Error Code	Description
PC-SVV-092	Unable to get creditor DD agreement for product $1, customer $2 and account $3 - $4
PC-SVV-093	Unable to get creditor DD agreement for product $1, customer $2 and account $3 - $4
PC-SVV-094	Creditor DD agreement for product $1, customer $2 and account $3 - $4not valid as of $5
PC-SVV-095	Creditor DD agreement for product $1, customer $2 and account $3 - $4not valid as of $5
PC-SAV-024	Customer account is blocked
PC-SAV-025	Payment not allowed for customer account
PC-SAV-026	Credit not allowed for customer account
PC-SAV-027	Debit not allowed for customer account
PC-SAV-028	Customer account is dormant
PC-SAV-029	Customer account is frozen

The following reject codes are mapped for automatic rejects:

Payment/Collections	Reject Code	Reject Description
Collections	1	Insufficient balance
	2	Account cancel
	4	Account blocked
Payments	02	Unknown Beneficiary
	03	Dead Beneficiary
	04	Cancelled Account
	06	Frozen Account
	07	Non-Resident Customer

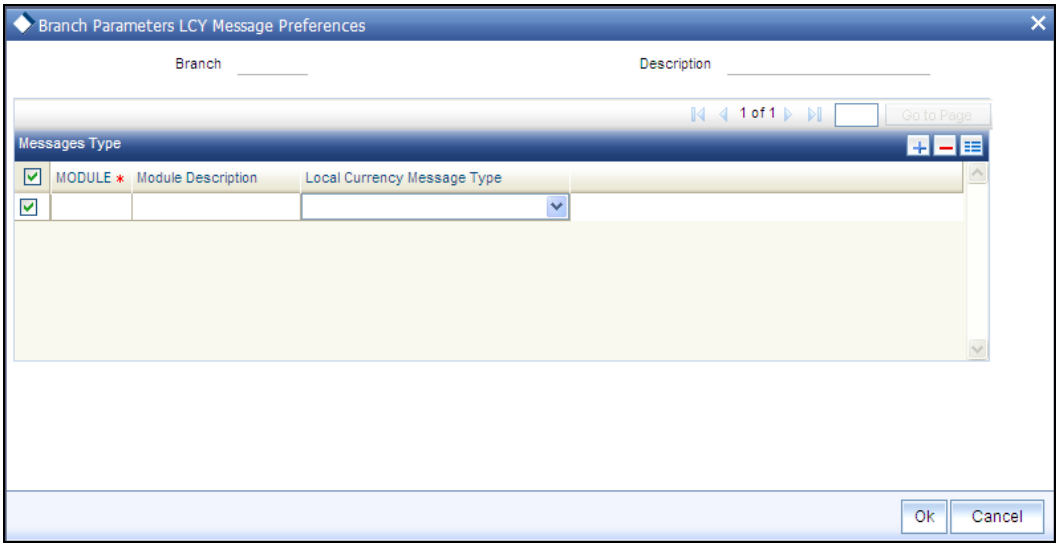
3.30 Outgoing payments for local currency transactions in other modules

Oracle FLEXCUBE provides the facility of generating outgoing payment instructions through the Payments and Collections module, for local currency transactions in any of the following modules:

- Foreign Exchange
- Money Market
- Loans and Deposits
- Letters of Credit
- Bills and Collections
- Securities
- Standing Instructions

In the Branch Parameters, you can specify whether these payment instructions (for LCY transactions in the branch) must be routed either through messaging, or through the local clearing network.

Click the 'LCY Msg Pref' button in the 'Branch Parameters Preferences' screen to invoke the 'LCY Message Preference' screen.



In this screen, you can specify any of the following options for messages related to LCY transactions, in any of the modules mentioned above.

In the LCY Message Type field, the following options are available:

Suppress LCY message

If this option is chosen, then the payment is routed through the local clearing network, external to Oracle FLEXCUBE and the message is suppressed.

Gen PC Contract

If this option is chosen, a contract is generated in the Payments and Collections module for the local currency payment, provided that the payment option chosen is 'Local Clearing'; or if the payment option is 'Message' and the cover option is 'Local Clearing'.

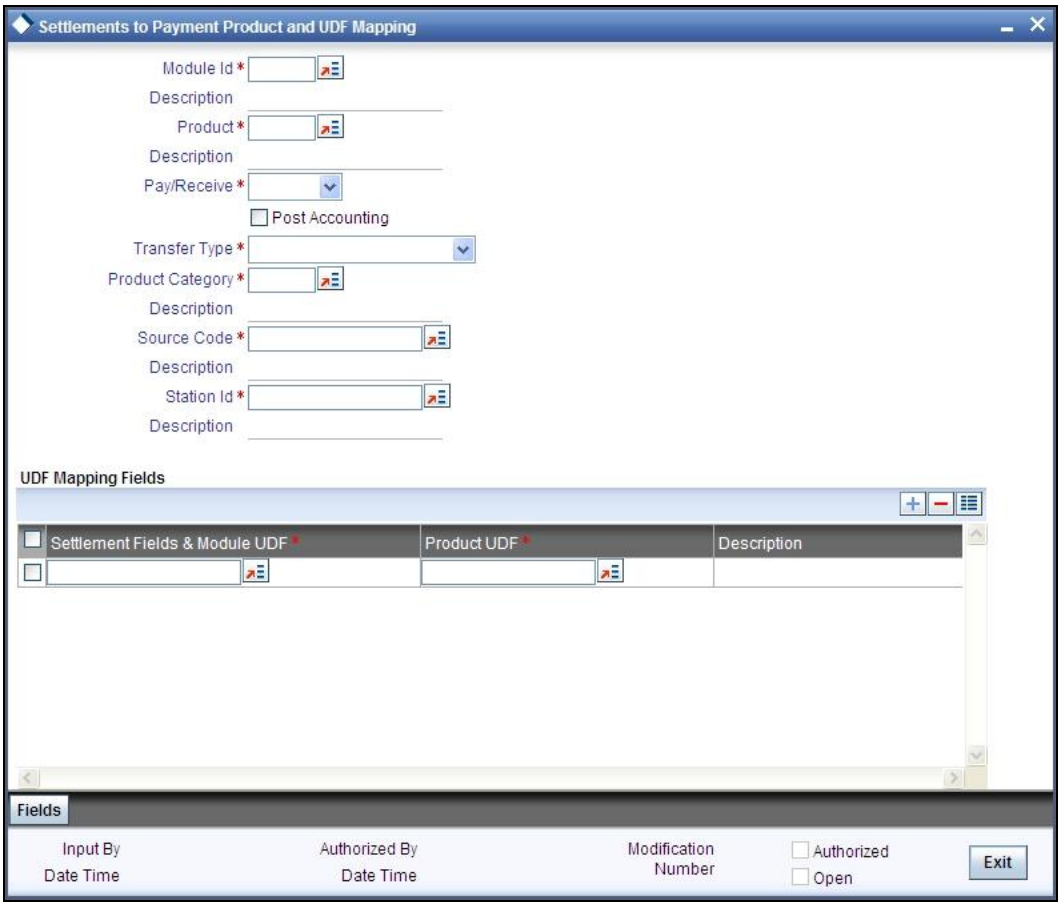
Gen LCY Message Thru SWIFT

If the option is chosen, local currency payments are sent as SWIFT Messages, routed through the SWIFT network. This option is the default; and you can change it if necessary.

3.30.1 Mapping Payments Module Settlement Details to other Modules

In order to facilitate processing of outgoing payments instructions for local currency transactions in any module, through the Payments module, you must map the requisite settlement details defined for specific payments product categories, to the products in other modules. You can do this using the 'Settlements to Payment Product and UDF Mapping' screen.

You can invoke the 'Payment and Collections Payment UDF Mapping Maintenance' screen by typing 'PCDISMAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



In this screen, you can map settlement details and user-defined fields designated for specific product categories in the Payments module:

- To a specific product defined for a specific module
- To all products defined for a specific module

Pay/ Receive Option

You will also need to identify the process direction of the settlement. It can either be Pay or Receive. If you select the Pay option, a list of all Outgoing Payment categories will be displayed in the option list. Similarly, settlement will be restricted to Outgoing Collections if the process direction is Receive.

Transfer Type

You can also specify the Transfer type**,** which enables the System to distinguish whether the payment is a Customer Transfer or a Bank Transfer. You can choose to maintain different Payment product categories for different types of payments. In case of bank transfer, select a Bank Transfer type of PC product category. Similarly, for customer transfer select Customer Transfer type of product category. For the Receive Leg, the Customer Transfer option is defaulted in the Transfer Type field and disabled.

Oracle FLEXCUBE allows you to route MT 400 messages from the Bills and Collections (BC) module through the PC module. A separate Transfer Type called Collection Payment Advice is available for the purpose**.** This is only applicable for the BC module, when the settlement direction is Pay. The PC Product Categories available for mapping in such a case will be Bank Transfer Type of Products.

You can specify the following details as part of the mapping for each module, product, process direction, payments product category, source code and station ID combination:

- Any or all settlement related fields defined for the payments product category
- Any or all user-defined fields defined for the Payments module
- Any or all user-defined fields defined for the payments product category

Source Code and Customer Station id

You must specify the code of the upload source and the ID of the customer station maintained for the source.

Enabling Post Accounting Entries option

If you have indicated that PC Contracts should be generated for local currency payments within your bank (LCY Message Type) and if the settlement is routed through the Clearing House you have the option of posting accounting entries as part of PC processing.

Your specification in this field is defaulted to the Settlement sub-screen.

Local Clearing for Funds Transfer transactions through the PC Module

For funds transfer transactions with local clearing through the PC module, you must map the requisite settlement details defined for the requisite payments product categories, to the FT products in the Settlements to UDF Mapping screen. When this setup is authorized, the payment for such FT contracts is processed as follows:

- If payment is indicated by message, the corresponding message is generated upon authorization of the contract.
- If payment is through local clearing, a PC contract is generated with the clearing details mentioned in the Settlements screen. In this case, the FT contract reference number will be the source reference for the PC contract.

The payment message can be routed through SWIFT and the Cover can be routed through PC.

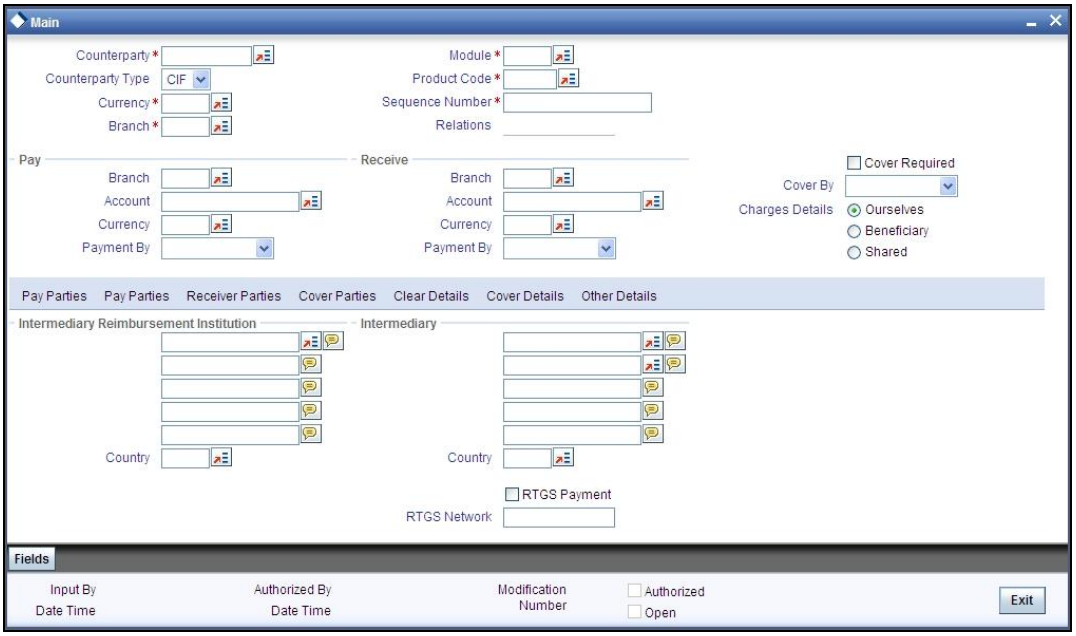
3.30.2 Maintaining Local Clearing Details and Cover Details for Customer Settlement Instructions

When you specify settlement instructions for a customer, you can indicate whether payment for local currency transactions is to be effected via messaging or over the local clearing network. You can also indicate whether a cover is required for payment, and whether the cover is through messaging or over the local clearing network.

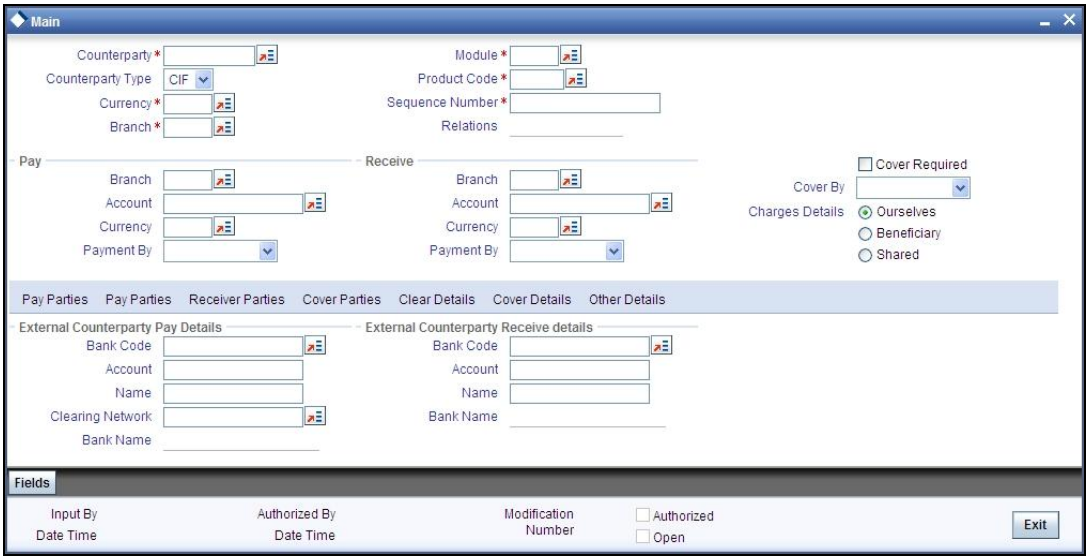
You can specify these details in the ‘Settlement Instructions’ screen. You can invoke this screen by typing ‘ISDINSTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the Payment By field, indicate the mode of payment, either Message or Local Clearing; and in the ‘Cover By’ field, indicate the mode through which cover must be available.

The screen is as below:



If you indicate payment over a clearing network, you must also specify the account details of the external counterparties both pay and receive accounts, in the Local Clearing tab, in the 'Settlement Instructions' screen.



For the counterparty details, you can specify:

Bank Code

Select the bank code from the list of options available.

Account

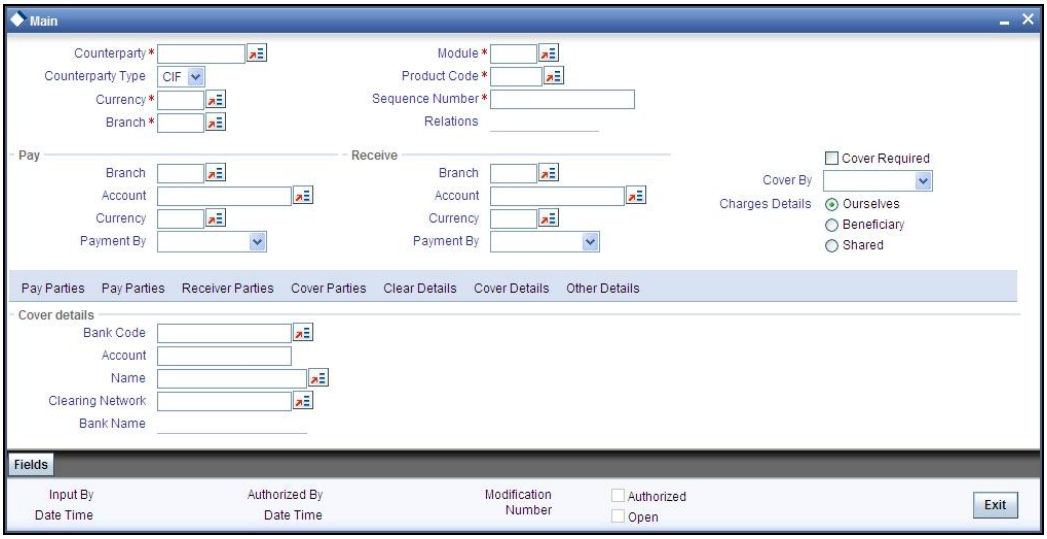
Specify the account here.

Name

Specify the name of the account here.

If you indicate cover for payment via the local clearing network, you must specify the account details of the cover party, in the Cover Details tab in the Settlement Instructions screen.

The screen is as below:



For the cover party account details, you can specify:

Bank Code

Select the bank code from the list of options available.

Account

Specify the account here.

Name

Specify the name of the account here.

The following scenarios are possible:

Cover Required	Cover By	Payment By	Local Clearing Counterparty Details?	Cover Details?
Yes	Message	Message	No	No
Yes	Local Clearing	Message	No	Yes
No		Message	No	No
No		Local Clearing	Yes	No

3.30.3 Maintaining Local Clearing Details and Cover Details for Settlement Messages

For local currency transactions for which the payment instructions are to be generated through the Payments module, you can specify the following settlement details:

- Whether the payment is to be effected through messaging or via the local clearing network
- Whether a cover is required for the payment
- Whether the cover must be available through messaging or through the local clearing network

You can specify these details in the Settlements Message Details screen. In the Message Details tab, you can indicate the payment mode, and the cover details.

If you indicate payment through the local clearing network, or cover through the local clearing network, you must indicate the external counterparty details in the Local Clearing tab in the 'Settlement Message Details' screen.

For processing direct debits on loans you will also need to capture the Agreement ID of the counterparty in order to facilitate a cross-referencing between the Loans Payment and the Direct Debit instruction when a reversal of payment is carried out due to rejection of the outbound DD.

The post accounting option is defaulted from the Settlements to Payment Product and UDF Mapping screen. If enabled this indicates that accounting entries maintained for the PC product should be posted for the PC contract initiated for Clearing

3.30.4 Generation of the Local Payments Contract for Local Currency Transactions

In cases where outgoing payment transactions need to be generated for local currency transactions for a module (as specified in the LCY Message Preferences in the Branch Parameters), the payments transaction is created with the following fields:

- Product Category – This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.
- Source – This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.
- Branch – This is the branch from which the contract was entered.

- Customer Branch – The branch where the customer account resides, derived from the Settlement Message Details maintenance for the contract.
- Counterparty Name – This information is picked up from the counterparty details in the Settlement Instructions maintenance.
- Their Reference Number – This is the same as the Contract Reference Number of the entered contract.
- Customer Account and Customer Entry Value Date– This is the debit account of the contract. For every amount tag, an offset amount tag is defined. During the generation of the contract the debit account and the debit value date are picked up for the ESN and Contract Reference Number and offset amount tag.
- Station - This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.
- Counterparty Bank – This is picked up from the Settlement Instructions maintenance, where it has been defined for the customer of the contract.
- Counterparty Account - This is picked up from the Settlement Instructions maintenance, where it has been defined for the customer of the contract.
- Activation Date – This is considered to be the Credit Value Date.
- Clearing Bank Code – This is derived from the Clearing Bank Code maintained for the branch.
- UDF 1 – 30 – These user-defined fields are derived mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.

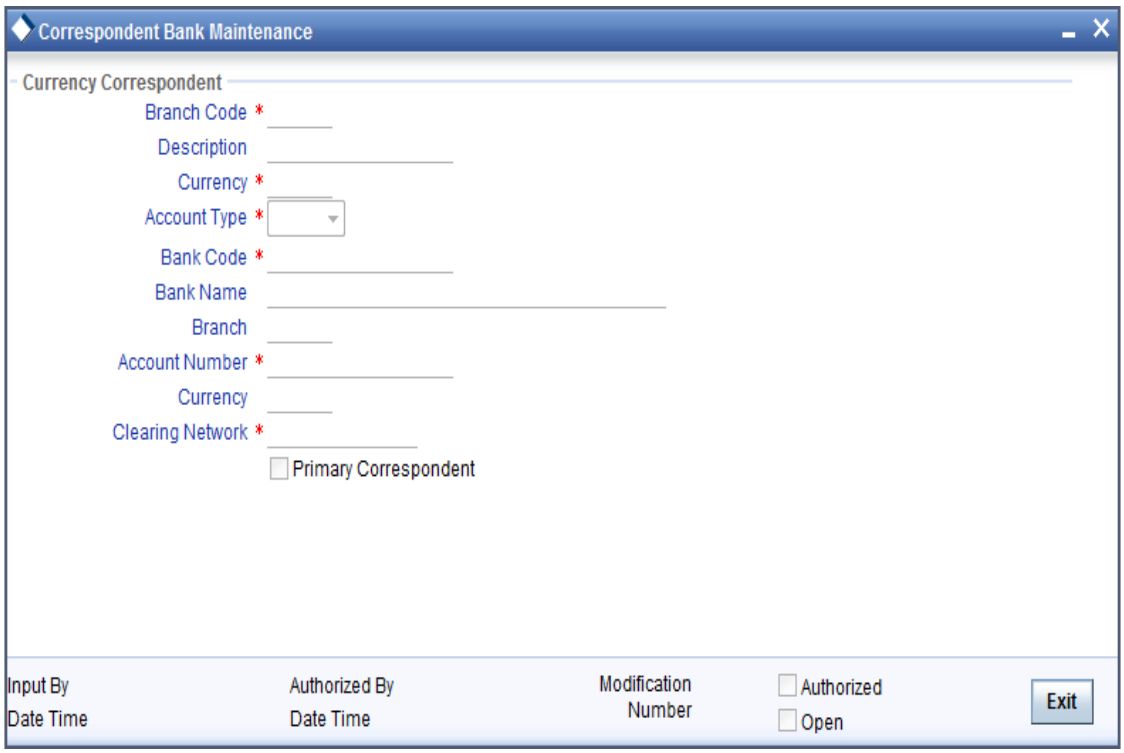
The PC contract for the local currency transaction is generated if the LCY Message Preferences option chosen is ‘Generate PC Contract’, and provided:

- Payment By option chosen for the contract is ‘Local Clearing’
- Payment By option chosen for the contract is ‘Message’ and cover is required, and the Cover By option chosen is ‘Local Clearing’.

It is not possible to have both Payment By and Cover By options as ‘Local Clearing’.

3.31 Correspondent Bank Maintenance

You can specify these details in the ‘Correspondent Bank Maintenance’ screen. You can invoke this screen by typing ‘PCDCYCOR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are maintained:

Branch Code

The system defaults the code of the current bank here.

Description

The system defaults the description of the current bank here.

Currency

Specify the currency code from the adjoining option list.

Account Type

Select the account type from the adjoining drop-down list.

Bank Code

Specify the bank code of the correspondenet from the adjoining option list.

Bank Name

The system displays the bank name of the bank code specified.

Branch

The system displays the branch name of the bank code specified.

Account Number

Specify the account number of the correspondenet from the adjoining option list.

Currency

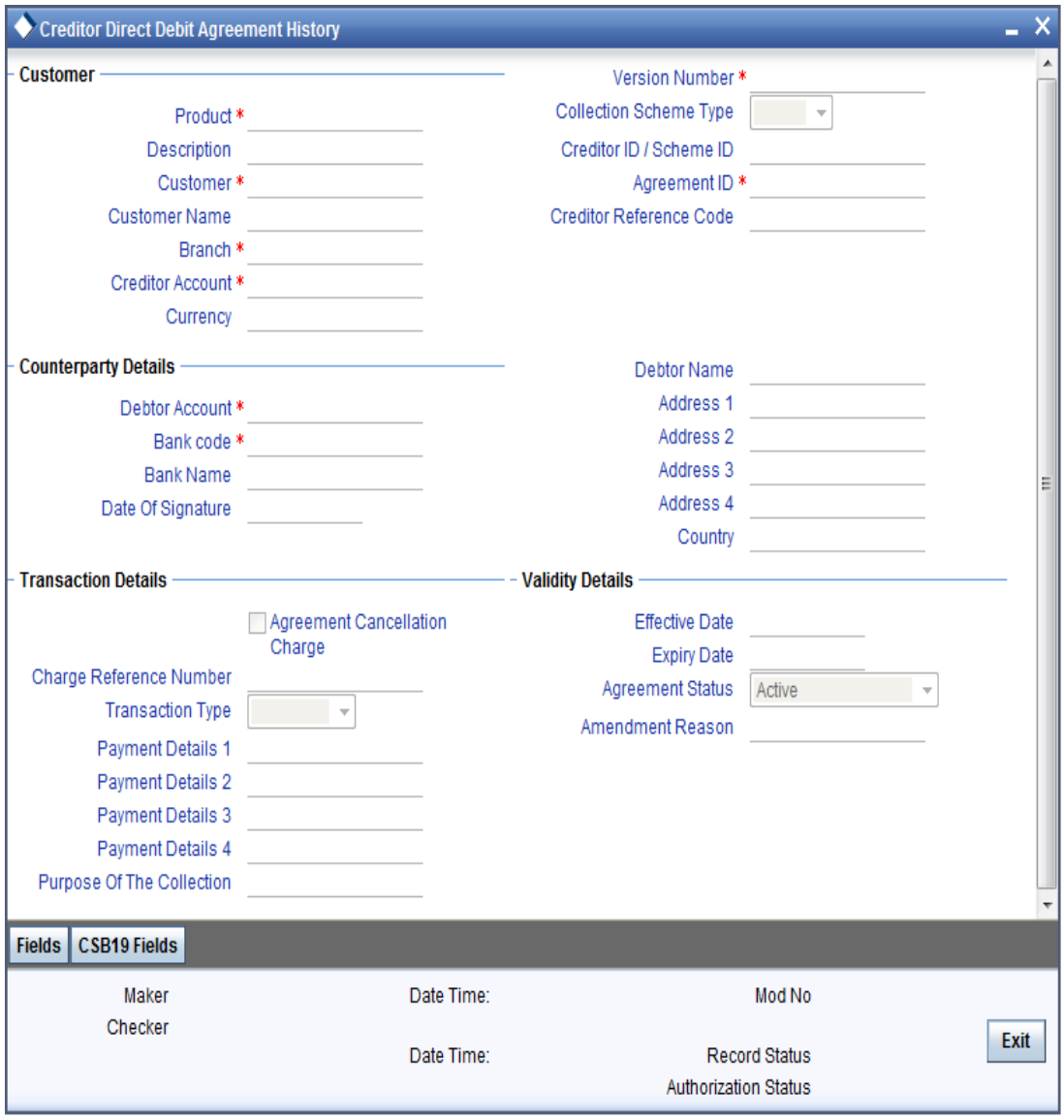
The system displays the currency code of the account number specified

Clearing Network:

Specify a value for the field from the adjoining list of values. The field is used to specify the clearing network for the currency correspondent.

3.32 Retrieving Creditor Direct Debit Agreement History

Oracle FLEXCUBE facilitates retrieval of the history of agreement records pertaining to particular Creditor using 'Creditor Direct Debit Agreement History' screen. You can invoke this screen by typing 'PCDCRAHS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



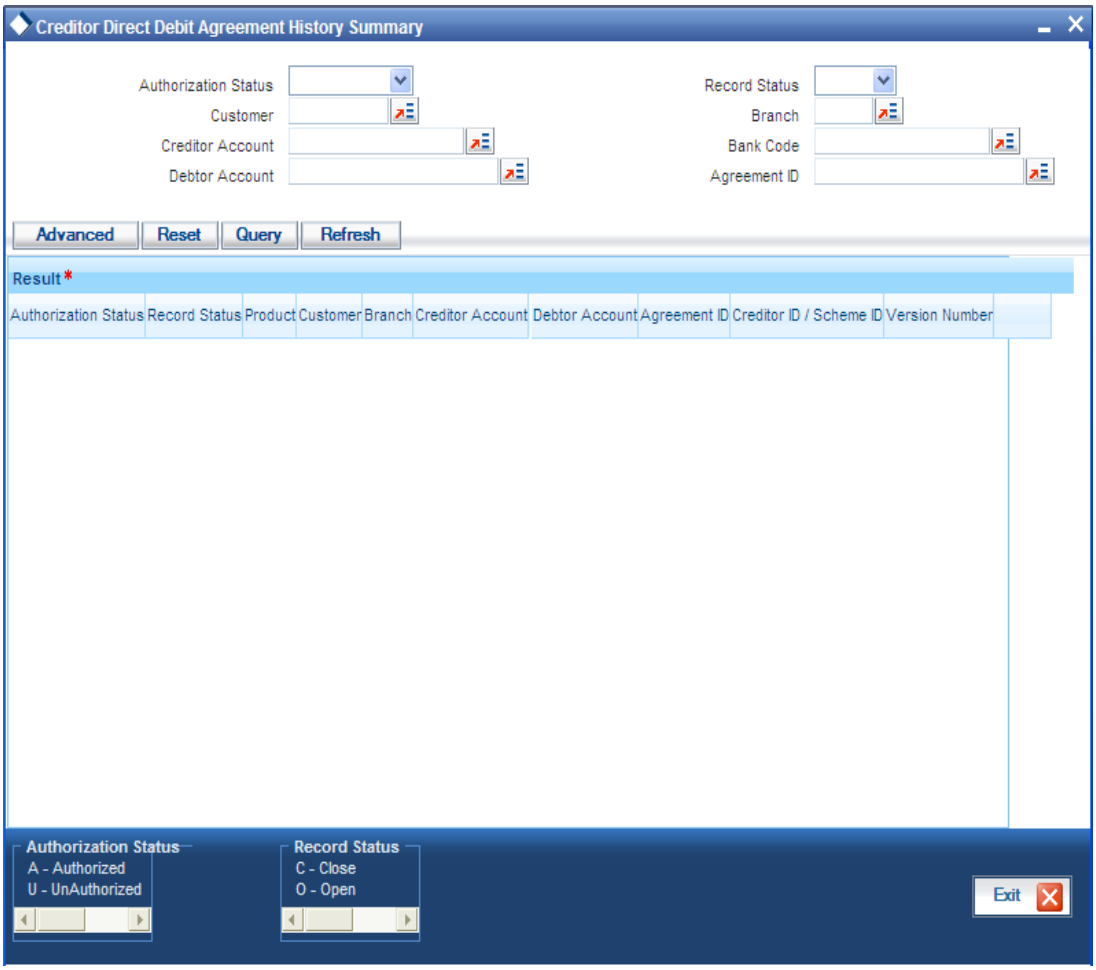
Version Number

This field displays the corresponding version number.

For details on the field description refer 'Creditor Direct Debit Agreement'.

3.33 Viewing Creditor Direct Debit Agreement History

You can view the history of agreement records pertaining to particular Creditor using 'Creditor Direct Debit Agreement History Summary' screen. You can invoke this screen by typing 'PCSCRAHS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



You can query based on any or all of the folowing criteria:

- Authorization Status
- Record Status
- Customer

- Branch
- Creditor Account
- Bank Code
- Debtor Account
- Agreement ID

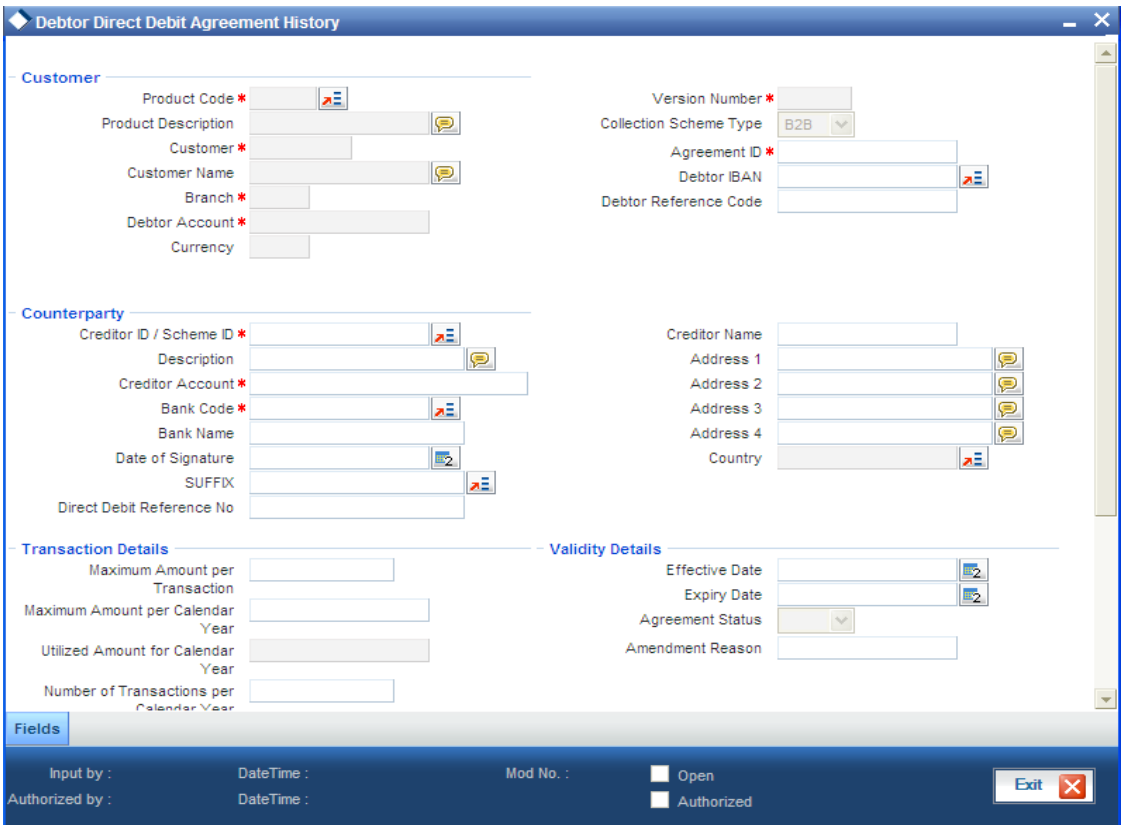
Click ‘Search’. The system displays the following values:

- Authorization Status
- Record Status
- Product
- Customer
- Branch
- Creditor Account
- Debtor Account
- Agreement ID
- Creditor ID/Schema ID
- Version Number

The system displays the records in descending order of the version number.

3.34 Retrieving Debtor Direct Debit Agreement History

Oracle FLEXCUBE facilitates retrieval of the history of agreement records pertaining to particular Debtor using ‘Debtor Direct Debit Agreement History’ screen. You can invoke this screen by typing ‘PCDDRAHS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

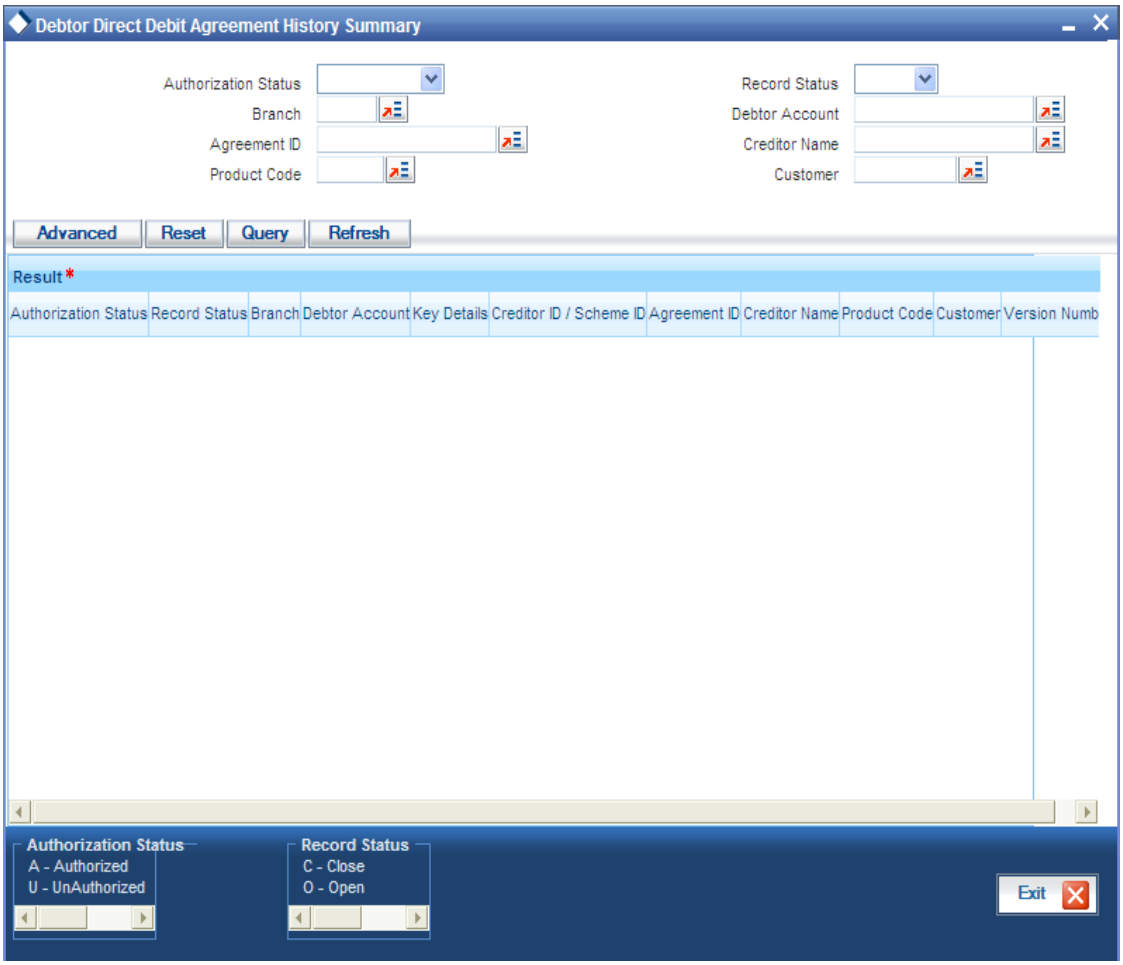


Version Number
This field displays the corresponding version number.

For details on the field description refer 'Debtor Direct Debit Agreement'.

3.35 Viewing Debtor Direct Debit Agreement History

You can view the history of agreement records pertaining to particular Debtor using 'Debtor Direct Debit Agreement History Summary' screen. You can invoke this screen by typing 'PCSDRAHS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



You can query based on any or all of the folowing criteria:

- Authorization Status
- Record Status
- Branch
- Debtor Account
- Agrrement ID
- Creditor Name
- Product Code
- Customer

Click ‘Search’. The system displays the following values:

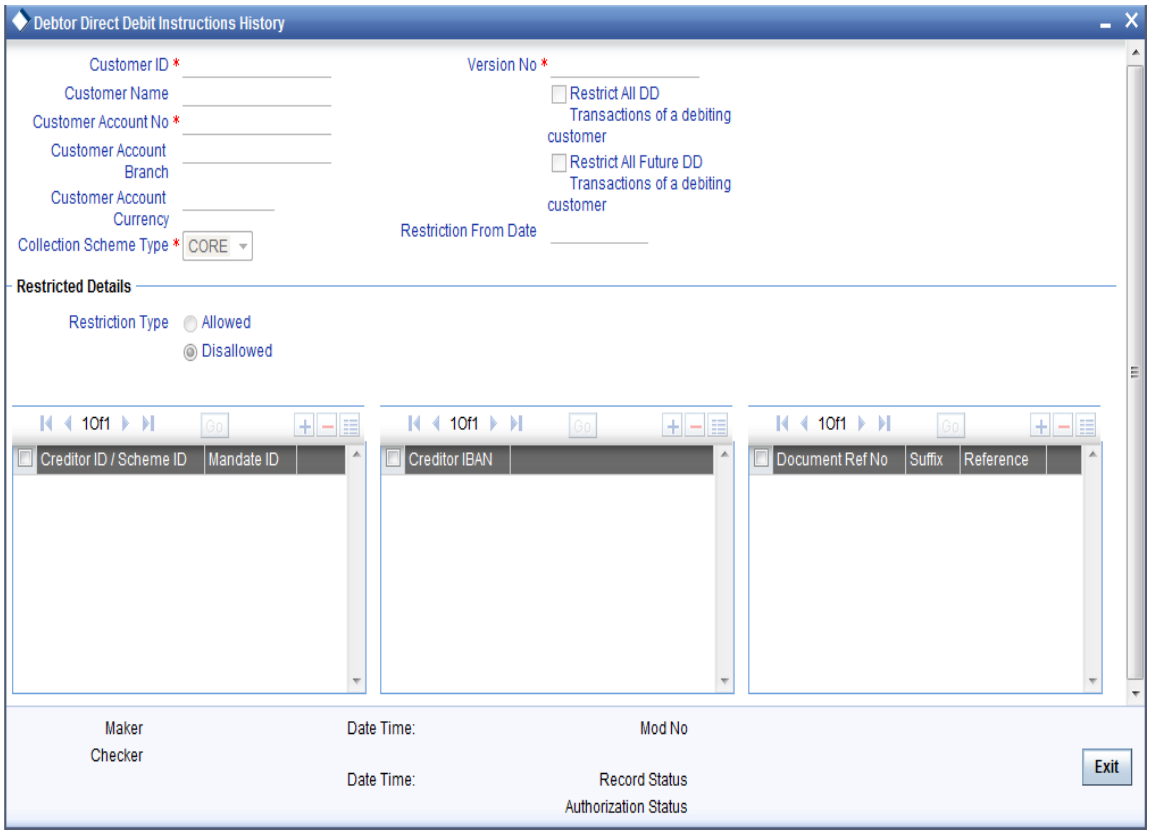
- Authorization Status
- Record Status
- Branch
- Debtor Account
- Key Details
- Creditor ID/Schema ID
- Agreement ID

- Creditor Name
- Product Code
- Customer
- Version Number

The system displays the records in descending order of the version number.

3.36 Retrieving Debtor Direct Debit Instructions History

Oracle FLEXCUBE facilitates retrieval of the history of instruction records pertaining to particular Debtor and Debtor Account combination using 'Debtor Direct Debit Instructions History' screen. You can invoke this screen by typing 'PCDIDRHS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



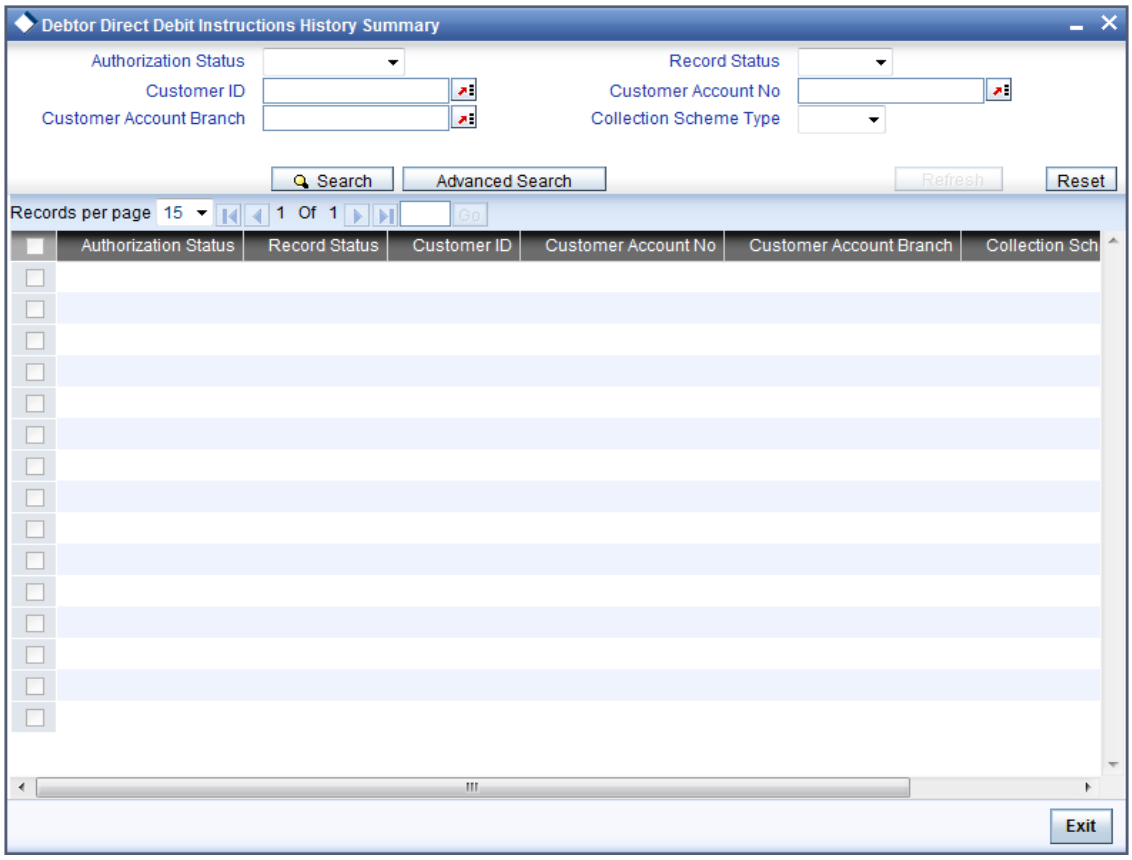
Version Number

This field displays the corresponding version number.

For details on the field description refer 'Debtor Direct Debit PCDIDRHS'.

3.37 Viewing Debtor Direct Debit Instructions t History

You can view the history of Instructions records pertaining to particular Debtor using 'Debtor Direct Debit Agreement History Summary' screen. You can invoke this screen by typing 'PCSIDRHS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



You can query based on any or all of the following criteria:

- Authorization Status
- Record Status
- Customer ID

Click ‘Search’. The system displays the following values:

- Authorization Status
- Record Status
- Customer ID
- Version Number

The system displays the records in descending order of the version number.

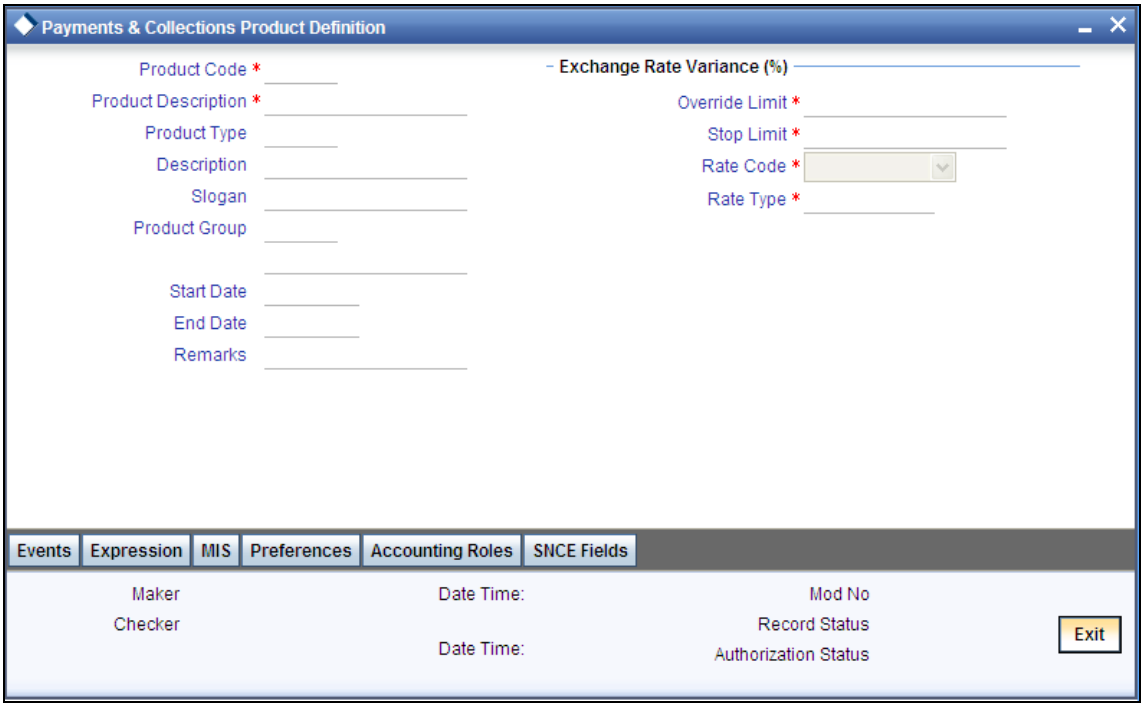
4. Defining Attributes Specific to Payments and Collections Products

4.1 Introduction

In the Local Payments (PC) module of Oracle FLEXCUBE, a product refers to a specific type of transfer of funds. For example, you may process payments that involve transfer of funds between accounts maintained at your bank. You can define this type of local payment as a product at your bank.

In this chapter, we shall discuss the manner in which you can define attributes specific to a local payments product.

You can create a PC product in the 'Payments and Collection Product Definition' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. In this screen, you can enter basic information relating to a PC product such as the Product Code, the Description, etc.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such accounting roles and heads, events and MIS details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a PC product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to a PC product in the PC Product Definition Main screen and the PC Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, refer the following Oracle FLEXCUBE User Manuals:

- Products
- User Defined Fields
- Settlements

Product Code

Specify the product code.

Description

It may be difficult to recognize a product just by its code. In the Description field, therefore, suitably describe the product code so that it can be easily identified. This description will be displayed along with the code throughout Oracle FLEXCUBE.

Product Type

An important detail in defining a product is to specify the type of product you are creating. The product type identifies the basic nature of a product. This helps to classify the product.

The entries that are passed, the messages that are generated and the processing of contracts depend on the 'Product Type'. A payment and collection product that you define can belong to either of the following categories:

- Incoming Collection
- Incoming Payment
- Outgoing Payment
- Outgoing Collection
- Reject of Incoming Collection
- Reject of Outgoing Collection
- Recall of Incoming Collection
- Recall of Outgoing Collection
- Reject of Incoming Payments
- Reject of Outgoing Payments
- Reverse of Outgoing collection
- Reverse of Incoming collection

These product categories are referred to as product types. When you create a product, you must specify its 'type'.

Slogan

You can enter a marketing punch line for every product you create. This slogan will be printed on all advices that are sent to customers who avail of the product.

For example, if you set up a borrowings product called Money Multiplier, you could enter the slogan 'Watch your money grow with Money Multiplier.'

Product Group

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This would facilitate retrieval of information of a *class* of products at one stroke.

For example, you can group all products involving travelers' checks into a product group. You can group all products involving loans into a product group.

Start Date and End Date

A product can be defined to be active over a specific period. When you create a product, you can specify a 'Start Date' and 'End Date' for it. The product can only be used within the specified period (i.e. within the Start Date and End Date).

If you do not specify the Start Date, the branch date will be displayed as the Start Date.

If you do not specify an End Date for a product, it can be used for an indefinite period.

The start and end dates of a product come in handy when you are defining a product that you would like to offer over a specific period.

Remarks

Enter the free hand remarks regarding the products.

Exchange Rate Variance (in %)

You can define the exchange rate variance that you would like to allow for a PC product. This variance is expressed in terms of a percentage.

For a special customer, or in special cases, you may want to use an exchange rate (a special rate) that is greater than the exchange rate maintained for a currency pair. The variance is referred to as the Exchange Rate Variance.

When creating a product, you can express an Exchange Rate Variance Limit in terms of a percentage. This variance limit would apply to all contracts associated with the PC product.

Override Limit

If the variance between the default rate and the rate input varies by a percentage that is between the Override Limit and the Rate Stop Limit, you can save the transaction (involving the product) by providing an override.

Stop Limit

If the variance between the default rate and the rate input varies by a percentage greater than or equal to the Rate Stop Limit, you cannot save the transaction involving the product.

Rate Code

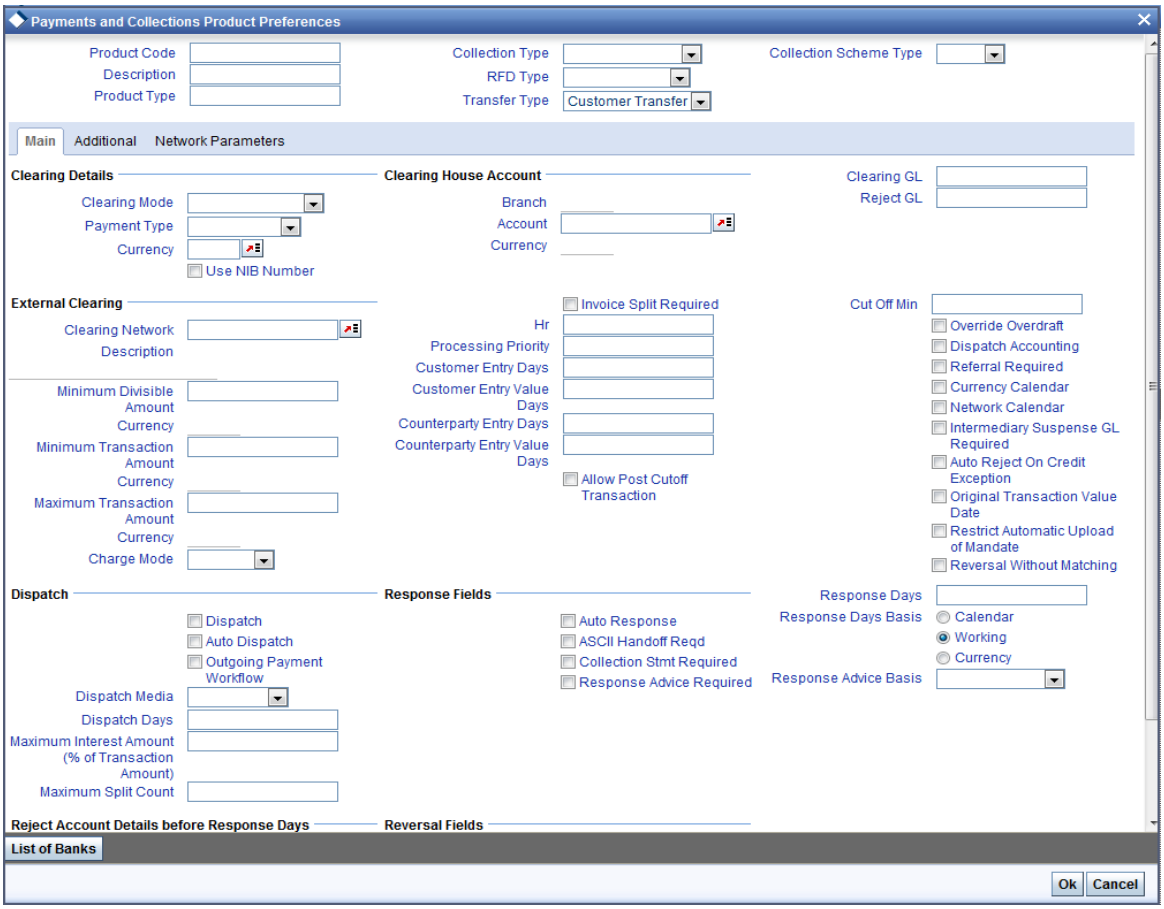
Specify the rate code that will be used to define at the product level.

Rate Type

Specify the rate type that will be used to define at the product level.

4.1.1 Specifying Preferences for a Product

Preferences are the options available to you for defining the attributes of a product. The options you choose, ultimately, shape the product. For example, you can specify the cutoff time, entry dates, redispatch dates and response days for transactions processed under a product. This specification will apply to all transactions processed under the product. You can invoke the 'Payment and Collection Product Preferences' screen by clicking 'Preferences' button. The screen is displayed below:



Product Code

Specify the product code for which you want to maintain the preferences.

Transfer Type

Select the type of transfer. The options are:

- Customer Transfer
- Bank Transfer
- Internal Transfer Type

You can indicate the types of transfers that can be processed using the product– bank transfers or customer transfers. This specification is defaulted from the product category to which the product is linked.

Only bank transfer types of products can be mapped to product categories defined for bank transfers. Book transfer products cannot be mapped to product categories defined for bank transfers.

Similarly, only customer transfer types of outgoing payment products can be mapped to product categories defined for customer transfers.

This specification is only applicable for outgoing payment product types with external or internal Clearing Modes.

Bank transfer is allowed for outgoing payment type of products only. EXTERNAL clearing is permitted for such products. However, BOOK and INTERNAL clearings are not permitted.Product Type

Incoming and Reject of outgoing payment product types:

- Collection Type
- RFD Type
- Max Interest Amount
- Max Split Count
- Invoice Split Required
- Collection Stmt Required
- Account details for rejection before response days
- Account details for rejection after response days
- Recall Days Details
- Re-dispatch details
- DD Agreement Required
- Creditor Agreement Required

Collection Type

For the selected collection product type, you have to indicate the collection type. The options available are:

- Direct debit
- Request for debit

If you capturing the details of Incoming or Outgoing collection product types, you must necessarily specify ‘direct debit’ as the collection type. While creating product meant for outgoing and incoming payments you will not be allowed to define product types. For outgoing/incoming collection products and for Reject of incoming/outgoing collection products you can choose either one of the collection types.

The ‘Direct Debit’ collection type can be selected for both ‘Customer Transfer’ and ‘Bank Transfer’ type of product codes and product categories.

A counterparty bank code indicates the bank from which funds will be transferred. If the counterparty bank code is an indirect participant, then the system derives the direct participant based on TARGET-2 directory maintenance and defaults the direct participant as the receiver.

The message type ‘DIRECT_DEBIT’ is available to generate MT204.

Refer the section titled Validations performed on the Product and Collection Type combination for detailed information on the various validations performed by the system depending on the Product and Collection type combination.

RFD Type

The RFD type indicates the manner in which you choose to process requests for debit for a product. While setting up products meant to cater to outgoing type of RFD's you could choose any of the following options:

- No Tracking: indicates that the RFD is not considered for approval or rejection.
- Full Payment: indicates that the RFD is processed for payment of full transaction amount.
- Partial Payment: indicates that the RFD payments can be made in multiple installments.

You will not be allowed to select the first option while setting up a product meant for Incoming RFDs.

Collection Scheme Type

Specify the value for the field from the adjoining drop-down list.

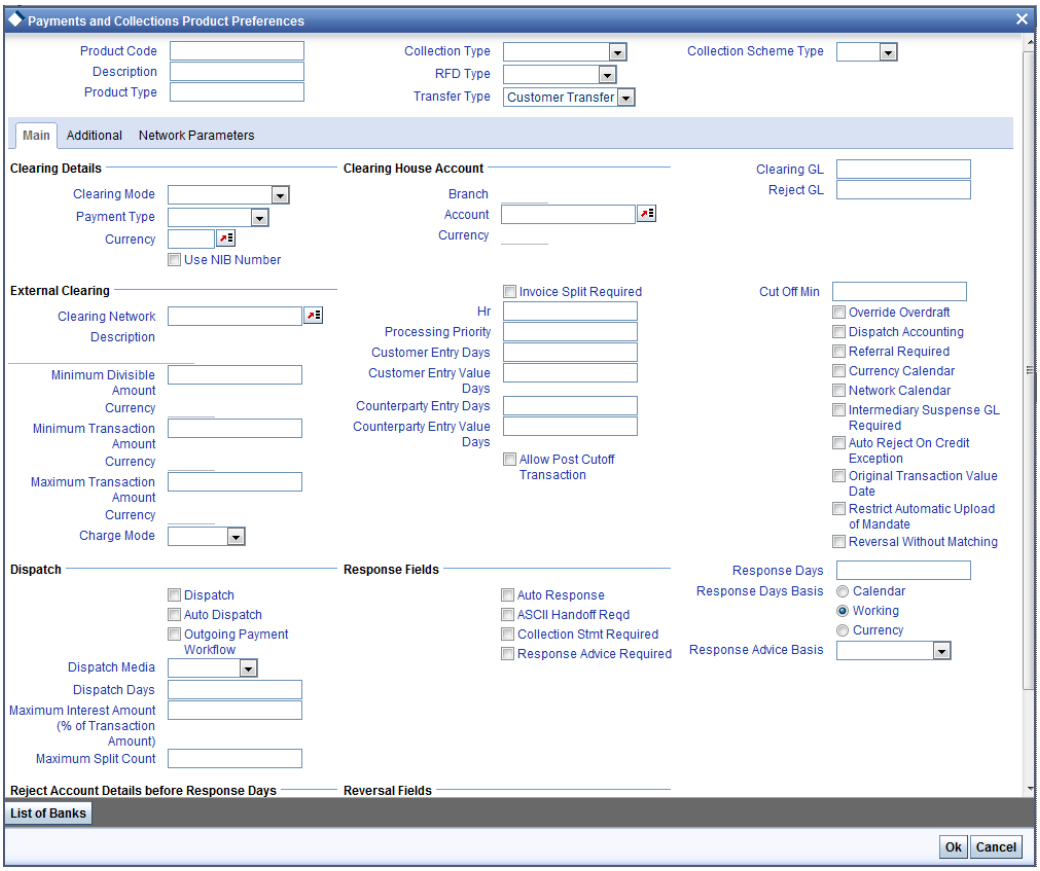
The list takes three values-

- CORE-Selected for shorter time cycle transaction products.
- COR1-Selected for standard time cycle transaction products.
- B2B-Applicable for incoming and outgoing collection products.

The field is enabled for 'Incoming' and 'Outgoing' collection products.

4.1.2 Main Tab

Click ‘Main’ tab to capture the essential preferences of the product.



Clearing Details

Payment Type

Payment type indicates whether the payment is within the country or outside. The options are:

- Domestic
- Cross Border
- Both

At the time of product resolution, system compares the counterparty bank code’s country with the current logged in branch country to identify whether payment is a domestic or a cross border payment. The product is then resolved appropriately.

Currency

Specify the currency in which PC contracts linked to this product should be created. The adjoining option list displays the currency codes maintained in the system. You can select the appropriate one.

Use NIB Number

Check this box to use the NIB number in credit and debit advices instead of account number.

Clearing House Account

Account

The accounting entries for a payment or collection transaction using the product could be passed to either a clearing vostro account, or to a clearing suspense GL. If they are to be passed to a vostro account, you must specify the appropriate vostro account in this field.

If you have indicated a clearing account, the system populates the BIC of the clearing account in the advice message tag NOSTRO BIC. This tag will be null if clearing account is not specified for the PC Product.

Branch

The branch of the clearing house account is displayed.

Currency

The currency of the clearing house account is displayed.

External Clearing

Clearing Network

Indicate the preferred clearing network. All payments processed under this product will be funneled through this network to the external entity.

Minimum Divisible Amount

A key preference that you can specify for a product is the lowest denomination in which transactions involving the product can be processed.

Specifying a minimum divisible amount helps you restrict transactions to specific denominations. You can also use this facility to specify the minimum factor for the transaction amount. In such a case, the transaction amount (of transactions processed under the product) should be a multiple of the

Charge Mode

You can indicate whether charges applicable for a transaction involving the product are to be applied over and above the transaction amount (premium) or subtracted from the transaction amount (discount).

Minimum and Maximum Transactions Amount

For a Payments product, you can specify a transaction range. If a transaction is to be processed under a product, its size, in terms of the transaction amount, should be within the transaction range that you specify for the product.

The Maximum Transaction Amount and the Minimum Transaction Amount that you specify constitute the transation range.

Invoice Split Required

If the transaction amount of a transaction involving this product exceeds the maximum amount specified for the product you can indicate that the collection transaction needs to be split into multiple transactions. You can enable this option by checking the Invoice Split Required option.

Cut Off Time

Transactions received after the cutoff time that you specify for a product will be processed according to the postcutoff parameters you maintain. Your cutoff time specifications will apply to all transactions processed under the product.

Processing Priority

When creating a product, you can define the *priority* with which the transactions associated with it should be processed. You can indicate this priority on a scale of one to ninety-nine.

Transactions received from the different queues are processed according to the following criteria:

1. The priority specified by the initiator, and if unavailable
2. The priority specified for the product with which they are associated

Customer Entry days

You can specify the number of working days to be added to the activation date to determine the entry date for the customer leg of transactions processed under a product. (For outgoing transactions, the Customer Entry Date of a transaction should be earlier than or the same as the Dispatch Date. The Customer Entry Date of a transaction should also be later than or the same as the Activation Date.)

For an Outgoing product type, your specification will apply to the debit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the credit leg of the transactions processed under the product.

Customer Entry value days

You can specify the number of working days to be added to the activation date to determine the value date for the customer leg of transactions processed under a product.

For an Outgoing product type, your specification will apply to the debit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the credit leg of the transactions processed under the product.

Counterparty Entry days

When creating a product, you can specify the number of working days to be added to the activation date to determine the entry date for the counterparty leg of transactions processed under it.

For an Outgoing product type, your specification will apply to the credit leg of the transactions processed under the product. For an Incoming product, your specification will apply to the debit leg of the transactions processed under it.

Counterparty Values days

You can specify the number of working days to be added to the activation date to determine the value date for the counterparty leg of transactions processed under a product.

The Counterparty Entry Value Date of a transaction should be later than or the same as the Counterparty Entry Date.

For an Outgoing product type, your specification will apply to the credit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the debit leg of the transactions processed under the product.

Transactions received before the cutoff time you have specified will be processed according to your pre-cutoff specifications. Transactions received after the cutoff time you have specified will be processed according to your post-cutoff counterparty entry value days specification for the product.

Allow Post Cutoff Transaction

You have the option to indicate that a particular product can be used for processing collection transactions beyond the specified cut-off time by enabling the Allow Post Cut-off Transactions option.

Auto Reject on Credit Execution

Check this box to indicate that the PC transaction should be rejected when the PC transaction results in overdraft. If this box is left unchecked the PC transaction is moved to the credit exception queue / referral queue when the PC transaction results in overdraft.

Whenever a PC transaction is about to enter the credit exception / referral queue, the system validates this option. If this box is checked, then the transaction will not be moved to the credit exception / referral queue. The PC transaction status is then marked as “Rejected”.

Reversal without Matching

Check this box if you want the reversal of incoming collection to check the original incoming collection contract and its status. This field is applicable for ‘Reverse of Incoming Collection’ products.

Based on the field value ‘Reversal without Matching’ at product level, the system will;

- Validate the Original incoming collection contract and its status for the reversal processing when ‘Reversal without Matching’ at reversal of incoming product level checkbox is unchecked.
- Not validate original incoming collection contract and its status for reversal processing when ‘Reversal without Matching’ at reversal of incoming product level checkbox is checked. Reversal will be performed irrespective of whether the original incoming collection contract is available or not with contract status as Rejected, Reversed, Split or Deleted

Override Overdraft

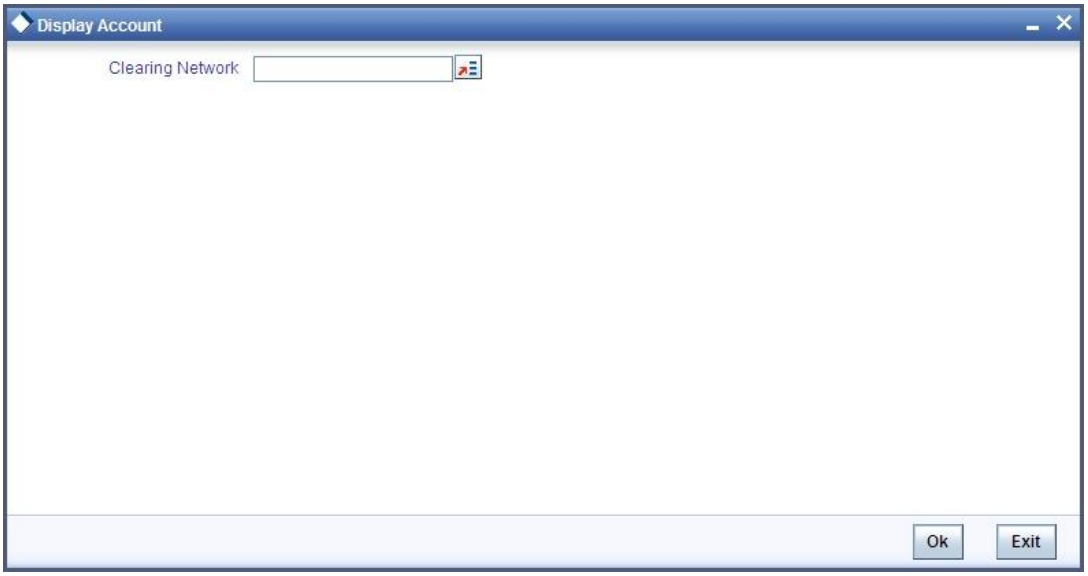
While maintaining details of products which debit the customer account (like Outgoing Payments or Incoming Collections) you have to indicate whether transactions involving these products should be sent to the Credit Exception queue or whether the credit check should be ignored.

If you enable this option, the transaction will be processed regardless of its overdraft status. If you leave this box unchecked, all such transactions are sent to the Credit Exception Queue as well as to the Referral Queue. Upon Accepting or Rejecting a transaction in the Referral Queue, these transactions are processed in the same manner as any other transaction in the Credit Exception queue.

For further details refer to the processing transactions in the Credit Exception Queue refer to the Processing Credit Exceptions section in the Processing a Payment or Collection Transaction chapter of this manual.

Dispatch Accounting

To enable the consolidation run manually after each dispatch of clearing contracts for daytime processing, Dispatch Accounting Batch in PC is available.



To initiate Dispatch Accounting manually after physical dispatch of a clearing file, use the Dispatch Accounting screen. To invoke this screen, select 'Dispatch Accounting' under 'PC Processes' in the Application Browser.

You can specify the Clearing Network for which the dispatch accounting needs to be triggered; if you do not specify a Clearing Network, the Dispatch Accounting would be triggered for all Clearing Networks.

In order to facilitate the processing of loan repayments by customers who have their current or settlement accounts in some other bank of the clearing network you can generate Direct Debits to these accounts 'Loan DD Generation Days' before the payment date. Loan DD generation days are maintained in the Branch Parameters maintenance screen.

While generating the direct debit the following entries will be passed in Oracle FLEXCUBE:

Dr	**Clearing suspense**
Cr	Dummy Settlement Account

Liquidation is performed on the schedule date and the accounting entries passed during liquidation are:

Dr	**Dummy Settlement Account**
Cr	Loan Asset GL / Interest Income GL

However, if you would like to consolidate the accounting entries you can enable the Dispatch Accounting preference for the product. As a result the Clearing Nostro GL is netted to post single debit and credit entries for each file that is dispatched. The netted accounting entries that are posted will be as follows:

Dr	Clearing Nostro (Defined in the Dispatch Accounting details screen)
Cr	Clearing Suspense

Referral Required

Referral refers to the process of handling customer transactions which force the accounts involved in such a transaction to exceed the overdraft limit. Payments and Collections are examples of typical transactions, which can force an account to move into overdraft. While maintaining the details of a PC product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates that transactions involving the product needs to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

If a PC transaction breaches the limits, the details of all transactions processed during the day will also be moved to the Posted Entries section in the Referral Queue. You can choose to accept or reject the transactions. The details of the transaction which has breached the limits will be displayed in the Unposted Entries section of the queue.

For further details on Referrals refer the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities manual.

Currency Calendar

While processing the contracts, if you want the system to use the currency calendar for deriving the processing days instead of the local branch calendar, check the 'Currency Calendar' box. This is used when the system has to derive the processing days for the following:

- Activation Date
- Customer Entry days
- Customer Entry Value days
- Counterparty Entry days
- Counterparty Entry Value days
- Dispatch days
- Payment Reject days
- Response Days

Network Calendar

Check this box to validate the system date with network calendar.

Intermediary Suspense GL Required

Check this box to generate the Intermediary Suspense GL entries if DRLQ and CRLQ are happened on same day.

Original Transaction Value Date

Specify the value for the field, to check whether back valued dated entry is allowed or not. The field takes two values-Yes, No (default).

The field is enabled for following product types-

- Reject of Incoming Collection
- Reject of Outgoing Collection
- Reject of Incoming Payment
- Reject of Outgoing Payment
- Recall of Incoming Collection
- Recall of Outgoing Collection

Restrict Automatic Upload of Mandate

Select the option for the flag. It is optional.

It has two options

- YES - Indicates FLEXCUBE will not allow upload of Mandate automatically during Incoming collection processing
- NO- Indicates FLEXCUBE will allow upload of Mandate automatically during Incoming collection processing.

This field is applicable for 'Incoming Collection' products.

The default value for the field is 'NO', but the value should be changed to 'YES' for SEPA SDD B2B products.Dispatch

Dispatch

You can control the dispatch of transactions processed under a product. Choose the Dispatch option if you would like transactions involving the product to be dispatched to the Clearing Server on the basis of the Dispatch Days that you specify.

Auto Dispatch

You can indicate that outgoing transactions must be dispatched to the clearing server on authorization.

Outgoing Payment Workflow

Outgoing payment transactions could be tracked to closure, if required. Such tracking indicates monitoring of the transaction in each different status in its life cycle.

If you do not indicate this in the product preferences, then outgoing payment transactions will not be tracked through the different statuses.

Dispatch Media

Oracle FLEXCUBE provides the facility to process outgoing payment orders for the bank's clients, through the Payments and Collections module. If the beneficiary is a client of an external bank, Oracle FLEXCUBE generates the requisite MT 103 (or MT 311/313) to be sent to the clearing network.

When you create a payments and collections product for processing outgoing payments, you must indicate the medium through which the outgoing payment would be dispatched, in the 'PC Product Preferences' screen. The dispatch medium that you specify could be either:

- Oracle FLEXCUBE, in which case MT 103 will be generated by Oracle FLEXCUBE and sent through the SWIFT network, OR

- INTERFACE, in which case the dispatch will be done through the Oracle FLEXCUBE Interface system
- Dispatch media should be selected as 'INTERFACE' for SEPA products.

Dispatch Days

Specifying the dispatch days refer to the number of working days to be added to the activation date to determine the date of dispatch to the Clearing Server.

For outgoing transactions, the Dispatch Date should be later than or the same as the Activation Date.

Transactions received before the cutoff time you have specified will be processed according to your Pre-cutoff Dipatch Days specification for the product. Transactions received after the cutoff time specified for the product will be processed only if you have enabled the Allow Post Cut-off option for the product. Such transactions will be posted with the Activation Date as the next working day.

For an outgoing payment product, the System validates that the Dispatch days can be less than the Counterparty Entry Days but not less than the Customer Entry Days. The local payments accounting process dispatches events for all Outgoing Payment contracts in respect of which the dispatch date is less than or equal to current system date, and for which the DRLQ event has been processed, but the CRLQ event has not been triggered.

The cut-off time is also maintained at the Customer Agreement level (for a product and customer combination). This takes precedence over the cut-off time defined for the product.

Maximum Interest Amount (% of Transaction Amount)

Indicate the maximum percentage of the transaction amount that can be levied as interest, for recalled transactions involving the product.

Maximum Split Count

In certain cases, you may find it necessary to split an outgoing collection transaction into multiple transactions, due to restrictions on the amount of each payment that can be sent over the payment network.

In the Product Preferences, you can restrict the number of transactions into which a parent transaction would be split, by specifying the maximum split count.

Reject Account Details before Response Days Details

Account Type

Select the type of account that is used in the rejection leg. You can select any one of the following options:

- Account
- GL

Account

Specify account number that is used in the rejection leg.

While creating products which cater to outbound DDs you can indicate whether the rejects from the outbound DDs should be processed before the response days. In such as case, you will need to identify the reject suspense account, which has to replace the customer leg as a PC product preference.

Note the Following:

- If an outbound DD is rejected before the response days, the loans payment can also be reversed along with the reject processing. You can choose to reverse the loan payment for contracts involving a product by enabling the Reverse LD Payment preference in the 'LD Product Preferences' screen.
- This reversal is supported only if there is a single DD generated for the schedule.

Reversal Fields

Allowed Reversal Days

Specify a value for the field, to validate on the time window for the reversal operation for B2B , CORE, and COR1 products. The field is applicable if the product types are 'Outgoing Collection' and 'Incoming Collection'. Configure the field as 5 for B2B type of product.

Reversal Calendar Basis

Specify a value for the field. The field is enabled and mandatory if 'Allowed Reversal Days' field is defined.It has two optional values:

- Branch Calendar-The system considers only the current branch working days to calculate the number of days allowed for reversal.
- Currency Calendar-The system considers only the currency working days of particular currency attached at product.

The field derives valid days for reversal based on the above options selected. It is configured as 'Currency Calendar' for SDD B2B, CORE and COR1 products

-

Note the Following:

- Activation Date' of the contract will be considered as the from date for the calculation of number of days allowed for reversal process.
- The requirement for Reversal timeline can be achieved by configuring 'Allowed Reversal Days' as 5 and with 'Calendar Basis' as currency calendar. This is applicable for Outgoing collections and Incoming Collection Products.
- In case of manual creation of Reversal transaction in 'Payments & Collections Transaction Input' screen (PCDONONL) after 5 Currency working days from the activation date, system will display an error (PC-REVR006) message and transaction will not get saved.
- In case of Incoming Collection through upload for both **Pacs.007.001.02** and **Pain.007.001.02**, reversal of outgoing collection transactions received after 5 Currency working days from the activation date will be moved into Transaction Repair (TR) queue.

Response Fields

Auto Response

For Outgoing requests for debit products you can indicate that the system-generated response is required for collection transactions involving this product. Enable this option by checking the Auto Response option positioned next to this field.

ASCII Handoff Required

For contracts involving the product, you can specify whether the contract information is to be written into handoff tables, to be picked up or referenced by the external agency.

Collection Stmt Required

Collection statements can be generated for contracts involving the product, if indicated in this screen.

Response Advice Required

You have the option of indicating that a response advice needs to be generated for approvals, rejections and closures by enabling the check box positioned next to the Response Advice Required field.

Response Days

The response days indicates the number of days after the activation date beyond which an incoming collection transaction using the product cannot be rejected.

Response Days Basis

As a product preference you have indicated whether the System needs to validate the rejects based on the maximum number of allowable days for receiving/sending the rejects. If the rejects are within the maximum number of allowable days (i.e., 04 type of transactions), a reversal of a DD is triggered for the rejects by enabling the Process Rejects After Response Days option. If the rejects are beyond the maximum number of allowable days (i.e., 05 type of transactions), an appropriate warning or exception is given for the rejects.

Specify the value for the field, to validate the rejects based on the maximum number of allowable days for receiving/sending the rejects.

If the rejects are within the maximum number of allowable days (i.e., 04 types of transactions), a reversal of a DD is triggered for the rejects by enabling the Process Rejects after Response Days option. If the rejects are beyond the maximum number of allowable days (i.e., 05 types of transactions), an appropriate warning or exception is given for the rejects.

The field takes following values:

- Calendar –The response date is computed as Activation Date+ Response Days maintained for a product.
- Working-The response date is computed as Next Working Date based on the Response Days.
- Currency-Derives the response days based on currency days.
- While processing transactions involving the product the Response Date is computed on the basis of your specification.

Response Advice Basis

If you indicate that a response advice needs to be generated you have to indicate the basis for response advice generation. The response advice generation can be based on the Event Date or on the Response Date.

4.1.2.1 Processing Rejects of Inward or Outward DDs

For transaction rejects (outgoing or incoming DD) that are uploaded after the applicable response days have elapsed, an override is sought by the System. The processing for such transactions is based on two factors:

- Whether the Process After Response Days option has been set in the product preferences for the product used by the transaction
- Whether the override that is sought in such cases is accepted. Accepting the override in the case of incoming DD transactions would result in rejection of the transaction. In the case of outgoing DD, the transaction is placed in the Process Exception Queue from where it can be taken up for processing or rejected.

The processing of rejection for such transactions is depicted below:

Outward DD

Are Process Rejects After Response Days?	Are Response Days greater than Rejection Days?	System Action	Override Accept?	Action
Yes	Yes	Reject the contract		
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	Yes	Contract is placed in Process Exception with exception queue 'PE'. It can then be unlocked and saved again if required. If so, the same override is sought again, and the contract is rejected if the override is accepted. If the override is not accepted, no processing is done.
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	No	No processing is done.

No	Yes	Override “Receiving Date is more than the response days. Do you want to reject the contract?”	Yes	Contract is placed in Process Exception with exception queue ‘RR’, from where it can be deleted if required.
No	No	Reject the contract		

Inward DD

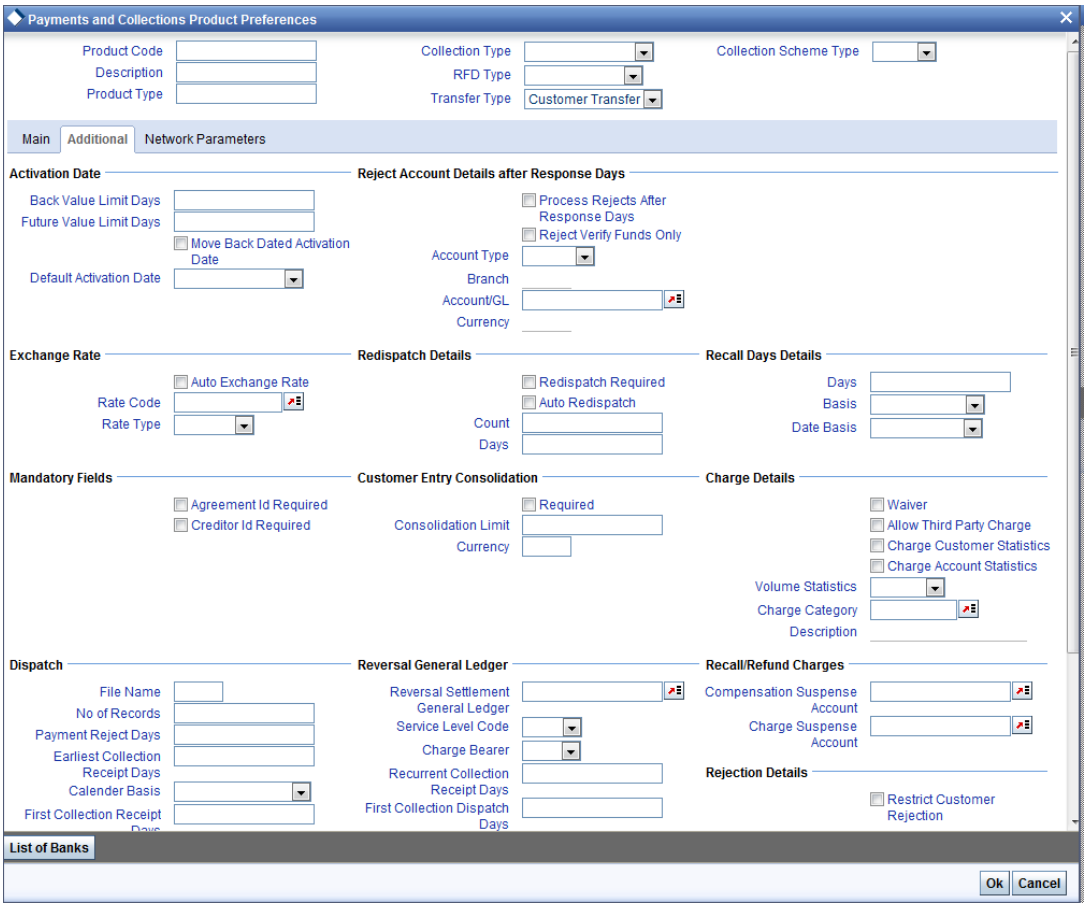
Process Rejects After Response Days?	Response Days greater than Rejection Days?	Action	Override Accept?	Action
Yes	Yes	Override “Do you want to reject the contract?”	Yes	Reject the contract
Yes	No	Override “Receiving Date is more than the response days. Do you want to reject the contract?”	No	No processing is done.
Yes	No	Override “Receiving Date is more than the response days. Do you want to reject the contract?”	Yes	Reject the contract
No	Yes	Override “Do you want to Recall the contract?”	Yes	Contract is Recalled.
No	No	Override “Do you want to reject the contract?”	Yes	Reject the contract

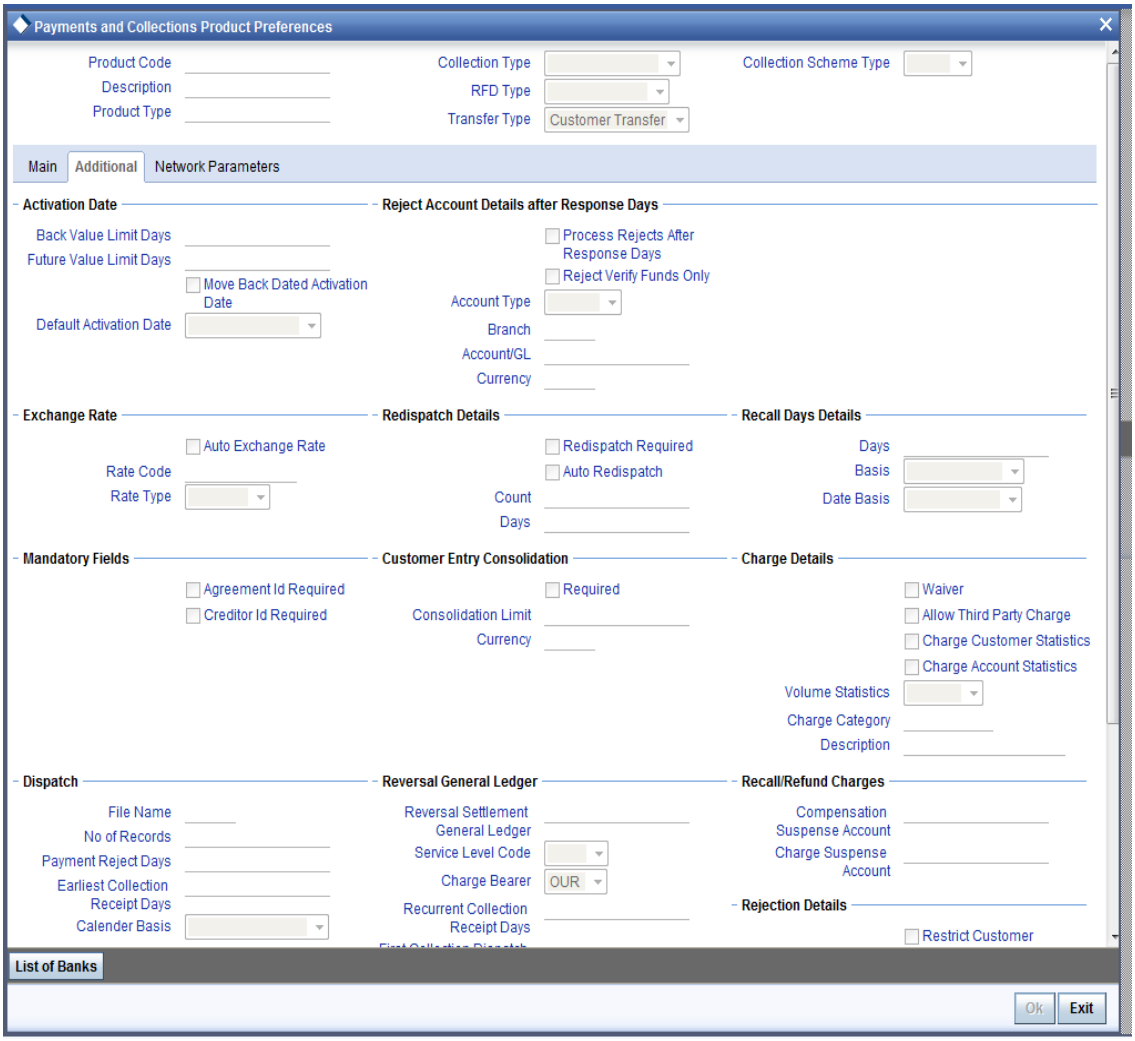
Note the following:

- For online transactions, even after the response days have passed, the System rejects the contract if the Process Rejects After Response Days option has been enabled for the product used by the contract.
- For uploaded of transactions, transactions that are rejected after response days are queued in the Process Exception Queue.

4.1.3 Additional Tab

Click the ‘Additional’ tab to specify the additional preferences pertaining to the product.





Activation Date

If at the time of booking a transaction involving the product, if you have failed to specify the transaction date the default date that you specify in this field will be picked up.

Back Value Limit Days

You can indicate the number of calendar days before the 'Default Activation Date' up to which back-valued transactions can be allowed.

Similarly, you can indicate the number of calendar days after the 'Default Activation Date' up to which future-valued transactions can be allowed.

During transaction processing you will be allowed to post back/future valued transactions up to the specified date in the past or future (no check will be done).

If you have not specified the 'Back Value Limit Days', the System checks against the back value limit days maintained for the branch in the Branch Parameters. If the limit in either case is exceeded, an override is sought when the transaction is saved.

Example

In the product preferences, you have maintained the Back Value Limit Days as zero, and the Future Valued Limit Days as 1.

Case I

The Booking date of the transaction is 10th June 2003, and the Default Activation Date is 'Today'.

- If the activation date is not specified the online screen, the Default Activation Date is considered as the activation date, which in this case is 10th June 2003. Since the activation date and Default Activation Date are the same, the back valued limit days are not exceeded, and the transaction is accepted.
- If you specify 12th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 10th June 2003. In this case, the future valued limit days are crossed, and an override is sought when the transaction is saved.

Future Value Limit Days

If the Booking date of the transaction is future date then the Default Activation Date is 'Future Value Limit Days'.

Example

- If the activation date is not specified the online screen, the Default Activation Date is considered as the activation date, which in this case is 11th June 2003. Since there is a difference of a day between the activation date and Default Activation Date, the future valued limit days are not exceeded, and the transaction is accepted.
- If you specify 12th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 11th June 2003. Since the difference between activation date and Default Activation Date is within the future valued limit days, the transaction is accepted.
- If you specify 10th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 11th June 2003. Since the difference between activation date and Default Activation Date is not within the back valued limit days, an and an override is sought when the transaction is saved.

Move Back Dated Activation Date

You can indicate that the activation date, if in the past, is to be moved forward to the default activation date by enabling the Move Back Dated Activation Date option. If you enable this option you have to indicate the Default Activation Date as well. The default activation date can be either today's date or the next working day.

Default Activation Date

Select the default activation date as Today, etc from the option list provided.

Move Back Dated Activation Date

You can indicate that the activation date, if in the past, is to be moved forward to the default activation date by enabling this option. If you enable this option you have to indicate the Default Activation Date as well. The default activation date can be either today's date or the next working day.

If at the time of booking a transaction involving the product, if you have failed to specify the transaction date the default date that you specify in this field will be picked up.

Exchange Rate

You can indicate exchange rate details as part of the preferences you define for a product. The exchange rate parameters you define for a product will be used when payments involve foreign currency accounts.

Specify the Exchange Rate Code (Standard, TC, Cash, etc.) and Exchange Rate Type (Mid, Buy, or Sell) that should be picked up for transactions processed under the product. The rate corresponding to the Rate Code and Rate Type you specify will be applied on all transactions involving the product.

Auto Exchange Rate

During transaction processing, if you like to automatically apply the exchange rate that corresponds to the Rate Code and Rate Type specified for the product, choose the Automatic Exchange Rate option. This specification will apply to all payment transactions processed under the product, involving foreign currency accounts.

Alternatively, you can choose to manually apply the exchange rate on transactions processed under the product. In this case, the exchange rate value that is specified for the transaction will be validated against the Exchange Rate Variance defined for the product.

Rate Code

Specify the exchange rate code.

Rate Type

Specify the exchange rate type that should be picked up for transactions processed under the product. You can select any one of the following options:

- Mid Rate
- Buy Rate
- Sell Rate

Mandatory Fields

You can choose to validate collection transactions on the basis of the follwowing mandatory fields. These include:

Agreement ID Required

Check this box if you require customer agreement ID.

Creditor ID Required

Check this box to make a customer agreement as mandatory.

Charge Details

Waiver

You can indicate whether charge processing is required for transactions involving the product. If you would lile to process changres you can enable the check box positioned next to this field.

Allow Third Party Charge

You can indicate that third party charges are allowed for rejected outgoing DD contracts using the product.

If third party charges are allowed, the amount of a rejected outgoing collection transaction using the product is inclusive of the third party interest or charge. The charge amount is calculated as the difference between the amount of the rejected outgoing collection transaction that has been uploaded and the amount of the original transaction.

This specification is applicable only for outgoing collection transaction products.

The accounting entries while collecting third party charges are as follows:

Accounting Role	Amount Tag	Debit / Credit Indicator
CUSTOMER	THIRD_PARTY_CHG	Debit
CLGSUSPENSE	THIRD_PARTY_CHG	Credit

If the transaction amount of the reject contract is less than the original contract the contract is sent to the Processing Exception queue. This is also true for uploaded reject contracts.

Allow Third Party ChargeThis field is checked when the product type is 'Recall of Outgoing Collection' or 'Reject of Outgoing Payment'. Insert the following accounting roles for Reject of Outgoing Payment.

Sl. No.	Accounting Role	Amount Tag	Dr / Cr
1	CHARGEACC	TFR_AMT	Debit
2	CLGSUSREC	TFR_AMT	Credit

Charge Customer Statistics

Check this option to indicate that the customer statistics is charged for collection of charge data for transactions using the product.

Charge Account Statistics

Check this option to indicate that the account statistics is charged for collection of charge data for transactions using the product.

Charge Category

The charge category indicates the category under which charge related transaction details should be collected. This is used to track the collection of statistics. You can associate the appropriate charge category with the product which you are creating.

Volume Statistics

As part of specifying the charge details you will need to indicate whether details of transactions using the product need to be tracked for charge computation or not.

Choose one of the following options to specify your choice:

- Add: To add the transaction details to the volume statistics
- Subtract: To subtract the transaction details from the volume statistics
- Ignore: To indicate that the transaction details are not to be collected for volume statistics.

You can also indicate the following levels for collection of charge data for transactions using the product:

- Customer-charge statistics
- Charge account statistics

Dispatch

File Name

In the main section of the screen if you have indicated that transactions involving the product should be dispatched to the Clearing Server on the basis of the dispatch days that you specify, then you have to indicate the dispatch file name that you wish to be generated.

Number of Records

Specify theNumber of Record transactions to be considered while creating a dispatch file. Specify the type of clearing network to which the dispatch file would be sent.

Earliest Collection Receipt Days

You can specify the number of calendar days to arrive at the earliest date by which the incoming collection transaction should be received by the debtor bank. The no. of days that you specify here will be subtracted by the activation date or the due date to arrive at the earliest collection receipt days.

System will display an override if it receives an incoming collection with activation date greater than the earliest collection receipt days maintained.

Note the following:

- This is applicable only for incoming collection type of products.
- Earliest Collection Receipt Days' is configured as 14 and 'Calendar Basis' as 'Currency Calendar' for Outgoing Collection type and Incoming Collection type of COR1 and B2B scheme..
- Existing timeline check for Earliest, First and Recurrent collections on Incoming collection transactions will be extended to check for Outgoing Collection transactions as well.

Calendar Basis:

Specify the value for the field from the adjoining drop-down list ,to derive the time window for the earliest collection for CORE, COR1, and B2B schemes.The field is enabled and mandatory if "Earliest collection Receipt Days' field is entered.

The calendar basis field takes following values-

- Calendar Days-To consider all days in a calendar.
- Branch calendar-To consider only working days of a branch.
- Currency Calendar-To consider only working days of a currency attached at product.

Specify the value for the field as 'Currency Calendar' for CORE, COR1, and B2B Scheme Products.First Collection Receipt Days

You can specify the number of calendar days to arrive at the latest date by which the first incoming collection transaction should be received by the debtor bank.

System will display an override message if the first collection, which is determined based on the Direct Debit sequence type, is not received within the First Collection receipt days from the activation date.

This is applicable only for incoming collection transaction.

Reject Account Details after Response Days

Process Rejects After Response Days

If you indicate that the outbound DD is to be rejected after the response days by enabling the Process Rejects After Response Days option, the customer leg of the transaction will be replaced by the reject suspense account that you identify for this purpose.

Reject Verify Funds Only

Transactions involving a product can be rejected due to many reasons. While defining a product you can indicate whether transactions involving the product should be rejected only if the reason is insufficiency of funds.

Scenario I

If you have selected Calendar as the Response Days Basis, the Response Date is computed as follows:

Activation Date + Response Days maintained for the product.

Therefore, if the Activation Date is 01-April-2003 and Response Days maintained happens to be two the Response Date will be 03-April-2003.

Scenario II

If you have selected Working as the Response Days Basis, the Response Date is computed as the Next Working Date based on the Response Days.

Account Type

Select the type of account that is used in the rejection leg. You can select any one of the following options:

- Account
- GL

Redispatch Details

Redispatch Required

You have the option of re-despatch required on the outgoing DD/RFDs involving a product. If you choose this option you will have to indicate whether such DDs and RFDs need to be re-dispatched automatically or manually.

Auto Redispatch

If you indicate that rejected DDs and RFDs need to be re-dispatched automatically you have to specify the maximum number of tries for a rejected outgoing DD / RFD. Additionally, you will also have to specify the number of working days past the activation date, after which the system will query for a rejected outgoing DD / RFD and re-dispatch, automatically.

Count

Count determines the number of times a re-dispatch should take place.

Days

Days determine the number of days in which the re-dispatch should be done.

Recall Days

Days

As part of specifying the preferences for Recall Days, you have to specify the maximum number of days past the activation date, within which the transaction entered using this product, can be recalled.

Basis

You will also need to specify whether the basis for the recall days should be counted as Working Days or as Calendar Days.

Date Basis

You need to select the date basis on which the recall date needs to be computed. You can base it either on customer debit date or the activation date of the collection. The options available in the drop-down list are Debit Date or Activation Date. By default Activation Date is selected.

Customer Entry Consolidation

At Product Level Required

You can opt to consolidate the customer entry of transactions processed under a product.

Consolidated Limit

If you choose to consolidate transactions processed under a product, you can opt to specify a transaction amount limit. Any transaction that exceeds the limit you specify will not be considered for consolidation.All transactions will be considered for consolidation, if you have chosen to consolidate transactions, but do not specify a transaction amount limit.

Reversal General Ledger

Reversal Settlement General Ledger

In the Product Preference, you can specify the GL to which the entries due to the debit leg of the DRLQ (Debit Entry Liquidation) event due to a cash reversal will be posted, for transactions using the payments product.

Charge Bearer

You can select the party who will bear the charges. This is sent as part of the outgoing message for SCT and SDD.

The option available in the drop-down list is:

- SLEV – This indicates that the charges are to be applied following the rules agreed in the service level and/or the scheme.
- BEN – This indicates that the charges are beared by the beneficiary.
- OUR – This indicates that the charges are beared by the Bank.
- SHA – This inidicates that the charges are Shared.

Service Level Code

You can select an identification code for a pre-agreed level of service between the parties from the drop-down list. This service level code is used in the outgoing SCT and SDD messages of the product. The option available in the drop-down list is SEPA.

Recurrent Collection Receipt Days

System will display an override message if the recurrent collection, which determined based on the Direct Debit sequence type, is not received within the Recurrent Collection receipt days from the activation date. For Incoming Collection, the requirement (D-1 TD) can be achieved by configuring ‘First Collection Receipt Days’and ‘Recurrent Collection Receipt Days’ as 1 and Currency Calendar checked in PC Product Definition for COR1 and B2B product.

You can specify the number of calendar days to arrive at the latest date by which the recurrent incoming collection transaction should be received by the debtor bank.

This is applicable only for incoming collection transaction.

First Collection Dispatch days

You can specify the number of calendar days to indicate the dispatch days for the first outgoing collection transaction. The dispatch date for the first collection, determined by the DD sequence type, will be derived by adding the first collection dispatch days to the activation date. Dispatch can be done till D-1 TD. This requirement can be achieved by configuring ‘Dispatch Days’ and ‘First Collection Dispatch Days’ as -1 and Currency Calendar checked in PC Product Definition for Outgoing Collection, for COR1 and B2B products. The dispatch file date is derived based on this parameter.

This is applicable only for outgoing collection products.

Recall/Refund Charges

Compensation Suspense Account

Specify the value for the field from the adjoining list.The list contains the GLs.The field is enabled for ‘Recall of Incoming collection’ and ‘Recall of Outgoing Collection products’.

Charge Suspense Account

- Specify the value for the field from the adjoining list.The list contains the GLs.The field can be used for the following:Recall of Incoming Collection
- Recall of Outgoing Collection
- Reject Of Incoming Payment
- Reject Of Outgoing Payment

Rejection Details

Payment Reject Days

You can specify the number of days by which an incoming payment can be rejected. The number of days specified will be considered as per the product currency calendar if the 'Currency Calendar' option is checked, or else it is considered as per the local branch calendar. The payment reject days is added to the activation date of an incoming payment to arrive at the payment rejection date.

Restrict Customer rejection:

Specify the value for the field. The field has two options-

- Yes-System doesn't allow beneficiary initiated reject process.
- No-System allows beneficiary initiated reject process (default).

Restriction of beneficiary originated reject transactions are achieved by checking the 'Restrict Customer Rejection' parameter at product of type 'Incoming Payment'.

System throws an error message if 'Reject Originator name' is entered at reject process, when 'Restrict Customer Rejection' is checked at product level.

Cancellation Details

Days

Specify the number of days within which the request for cancellation can be initiated for payment and collection.

Days Basis

Select Working or Calendar to indicate whether the cancellations days computation is based on Working or Calendar Days.

Days for Duplicate Transfer

Specify the number of days within which the cancellation request for duplicate transfer can be initiated.

Calendar Days Basis

Select Branch Calendar or Network Calendar for computing the maximum cancellation request date and maximum cancellation request for duplicate transfer.

Cancellation Acceptance Details

Acceptance Days for Bank

Specify the number of days within which the incoming cancellation request with bank error needs to be accepted.

Accept Days for Customer

Specify the number of days within which the incoming cancellation request with customer error needs to be accepted.

Days Basis

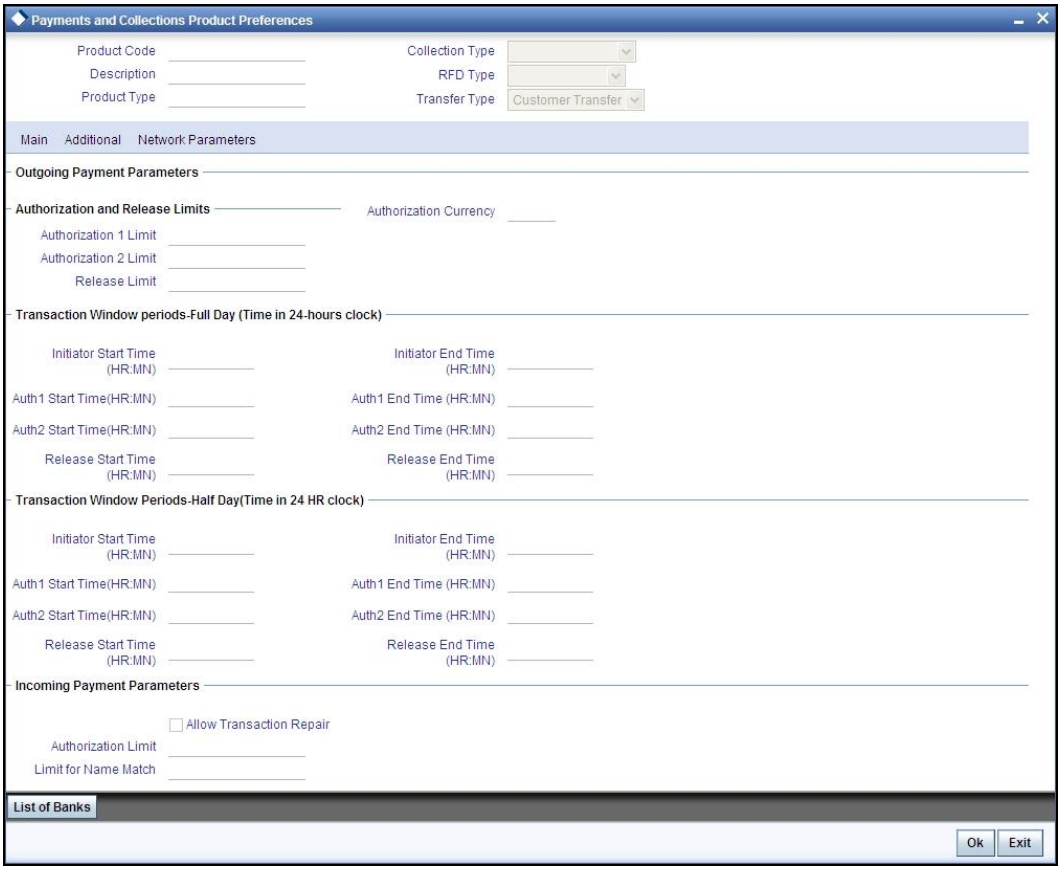
Select the days basis to indicate whether the cancellatiopn days computation is based on the working days or calendar days.

Calendar Basis

Select the calendar basis for computing the maximum acceptance date.

4.1.4 Network Parameters Tab

Click the 'Network Parameters' tab to specify the network parameters pertaining to the product.



4.1.4.1 Specifying Authorization and Release Limits

Authorization 1 Limit

Specify the limit amount for level 1 authorization.

Authorization 2 Limit

Specify the limit amount for level 2 authorization.

Release Limit

Specify the limit amount for release.

Authorization Currency

The system displays the authorization currency.

The outgoing payments will undergo one of the following treatments depending on the authorization limit and release limit:

- No authorizations and/or release are needed
- Only Level 1 authorization is needed
- Level 1 and Level 2 authorizations are needed
- Level 1 and Level 2 authorizations, and release is needed
- Level 1 authorization and release are needed
- Only Release is needed

Example

Assume that following Limit amount is defined in product for outgoing payment:

Auth1 Limit: 10000 INR

Auth2 Limit: 20000 INR

Release Limit: 40000 INR

Case 1: If transaction Amount: 5000 INR then contract does not require any authorizations and manual release

Case 2: If transaction Amount: 15000 INR then contract requires only the Level 1 authorization

Case 3: If transaction Amount: 25000 INR then contract requires both Level 1 & Level 2 authorizations

Case 4: If transaction Amount: 45000 INR then contract requires both Level 1 & Level 2 authorizations and manual release also

Assume that following Limit amount is defined in product for outgoing payment:

Auth1 Limit: 10000 INR

Auth2 Limit: 20000 INR

Release Limit: 5000 INR

Case 4: If transaction Amount: 6000 INR then contract requires only manual release

4.1.4.2 Viewing Transaction Periods for Full Day

Initiator Start Time (HR:MN)

Specify the contract initiation start time in hours and minutes for Full Day.

Auth1 Start Time (HR:MN)

Specify the contract Level 1 Auth start time in hours and minutes for Full Day.

Auth2 Start Time (HR:MN)

Specify the contract Level 2 Auth start time in hours and minutes for Full Day.

Release Start Time (HR:MN)

Specify the contract Release start time in hours and minutes for Full Day.

Initiator End Time (HR:MN)

Specify the contract initiation end time in hours and minutes for Full Day.

Auth1 End Time (HR:MN)

Specify the contract Level 1 Auth end time in hours and minutes for Full Day.

Auth2 End Time (HR:MN)

Specify the contract Level 2 Auth end time in hours and minutes for Full Day.

Release End Time (HR:MN)

Specify the contract Release end time in hours and minutes for Full Day.

4.1.4.3 Viewing Transaction Periods for Half Day

Initiator Start Time (HR:MN)

Specify the contract initiation start time in hours and minutes for Half Day.

Auth1 Start Time (HR:MN)

Specify the contract Level 1 Auth start time in hours and minutes for Half Day.

Auth2 Start Time (HR:MN)

Specify the contract Level 2 Auth start time in hours and minutes for Half Day.

Release Start Time (HR:MN)

Specify the contract Release start time in hours and minutes for Half Day.

Initiator End Time (HR:MN)

Specify the contract initiation end time in hours and minutes for Half Day.

Auth1 End Time (HR:MN)

Specify the contract Level 1 Auth end time in hours and minutes for Half Day.

Auth2 End Time (HR:MN)

Specify the contract Level 2 Auth end time in hours and minutes for Half Day.

Release End Time (HR:MN)

Specify the contract Release end time in hours and minutes for Half Day.

4.1.4.4 Viewing Incoming Payment Parameters

When the system is unable to process an Incoming Payment because the target credit account in the message does not exist in the system, it keeps such transactions aside, by posting them to a 'Repair Queue', awaiting corrections to be made to the transaction. This process of manual correction of an Incoming Payment is called Repair.

Allow Transaction Repair

Check this box to allow transaction repair. The system will move the incoming payment transaction into the Repair queue if the customer account does not exist in the system.

The Repair function is available only for Incoming Payments.

Authorization Limit

If the transaction amount exceeds this amount then corresponding contract will be moved into Incoming Payment Authorization queue.

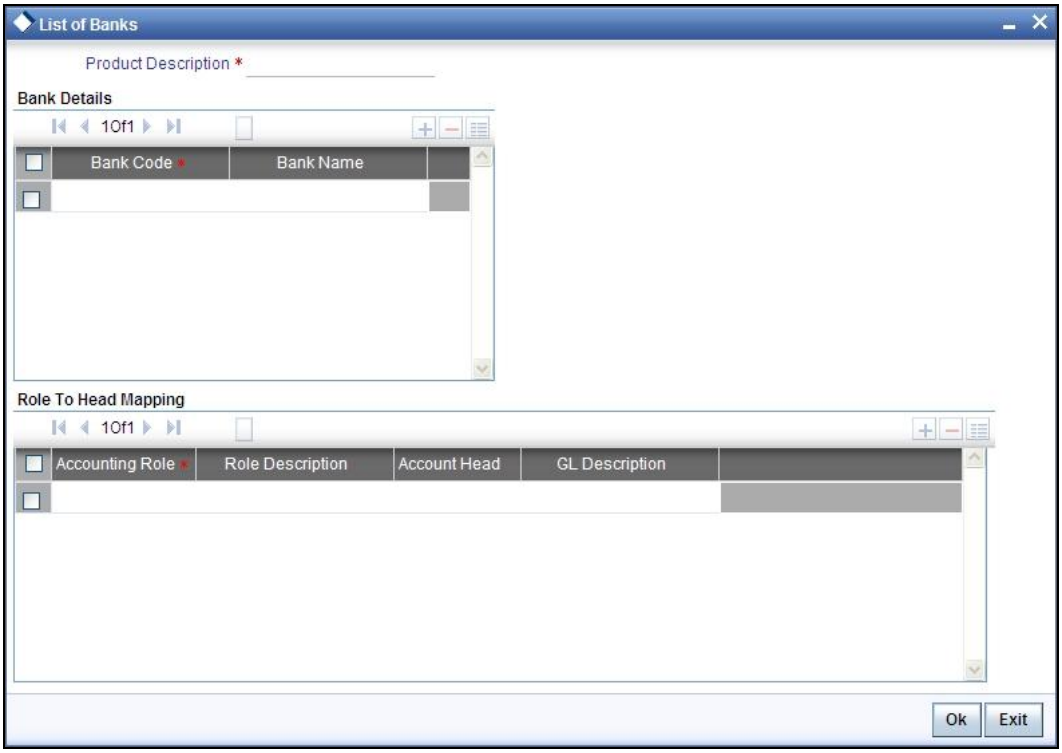
Limit for Name Match

This amount is used to identify if validation is required on customer name or not.

If ‘Validate Customer Name’ checkbox is checked in product category and transaction amount also exceeds this amount, then the system will check if the customer name is available in the system or not. If it is not available then the system will move the contract to the Incoming Payment Authorization queue.

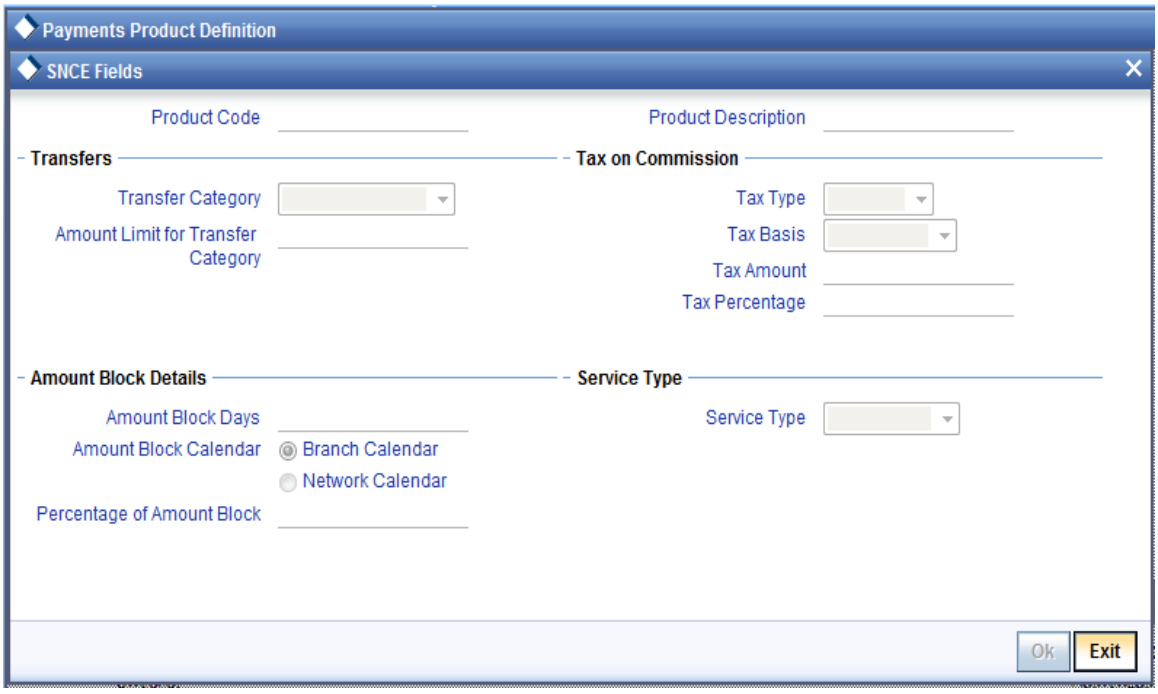
4.1.5 Specifying the List of Banks

You can maintain list of the clearing branches of your bank to which the payments should be directed.Click ‘List of Banks’ button in the ‘Product Preferences’ screen to invoke the ‘List of Banks’ screen.



4.2 Maintaining SNCE Clearing Parameters

You can maintain SNCE related transaction in the SNCE Fields screen. Click on SNCE Fields in Payments and Collections Product Definition screen to invoke this screen.



Transfers

Transfer Category

Select the Transfer Category from the adjoining drop down list.

Amount Limit for Transfer Code

Selectthe amount limit for the transfer code from the adjoining drop-down list. The options available are:

- Transferences
- Transfer Order
- Pension Transfer
- Fund Transfer

Tax on Commission

Tax Type

Select the tax type from the following options :

- IVA
- IGIC
- IPSICCM

Tax Basis

Select the base value to be used for TAX computation from the following options:

- Flat Amount

- Rate

Tax Amount

Specify the tax amount if the TAX basis is selected as ‘Flat Amount’

Tax Percentage

Specify the percentage of commission amount if the TAX basis is selected as ‘Rate’

Amount Block Details

Amount Block Days

Specify the number of days that the amount should be blocked for outgoing collections.

If amount block days is entered then amount block calendar and percentage amount block are mandatory and vice versa

Amount Block calendar

Select the calendar type from the following options:

- Network Calandar
- Branch Calandar

No of days for the amount block is calculated based on the selected calendar

Percentage of Amount Block

Specify the percentage of amount to be blocked.Amount to be blocked is calculated by computing percenatge of the transaction amount.

Service Type Details

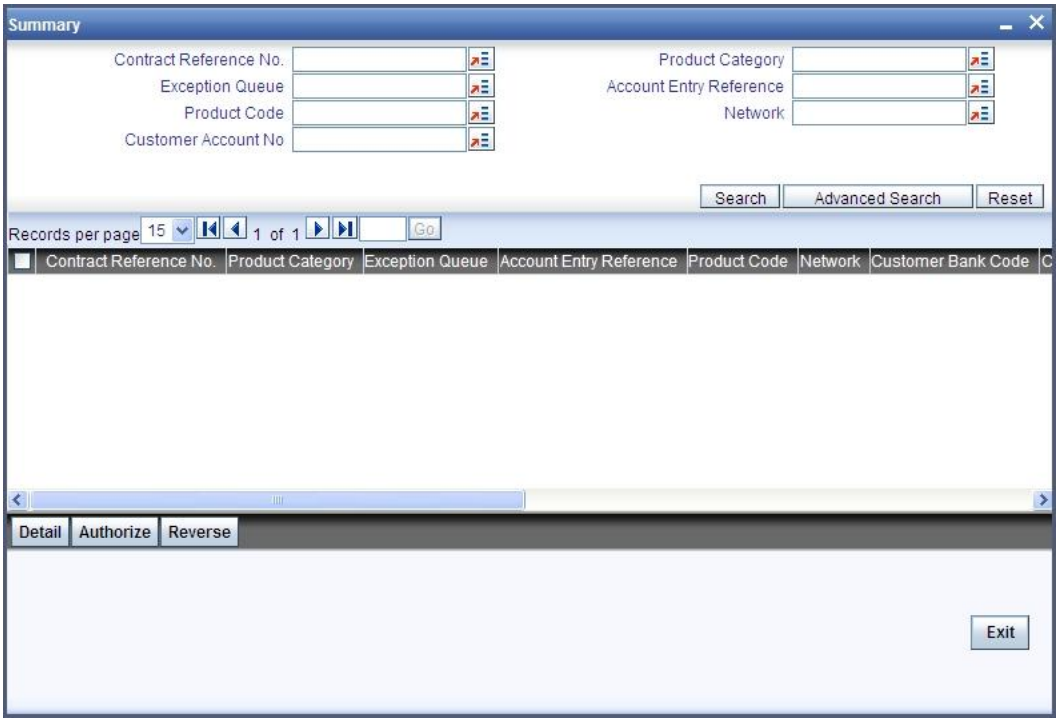
Service Type

Select the service type from the adjoining option list. The available options are:

- Procedure 1
- Procedure 2
- Procedure 4

4.3 Viewing Level 1 Authorization (A1) Details

You can view the Level 1 Authorization (A1) details using the 'Payments & Collections Auth1 Queue' screen. To invoke this screen, by typing 'PCSAUTH1' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the record based on the following details:

- Contract Reference Number
- Product Category
- Exception Queue
- Account Entry Reference
- Product Code
- Network
- Customer Account Number

Clicking on 'Search' button, the system will display all the records pertaining to the specified criteria. Double clicking on any of the records, the system will display the record details.

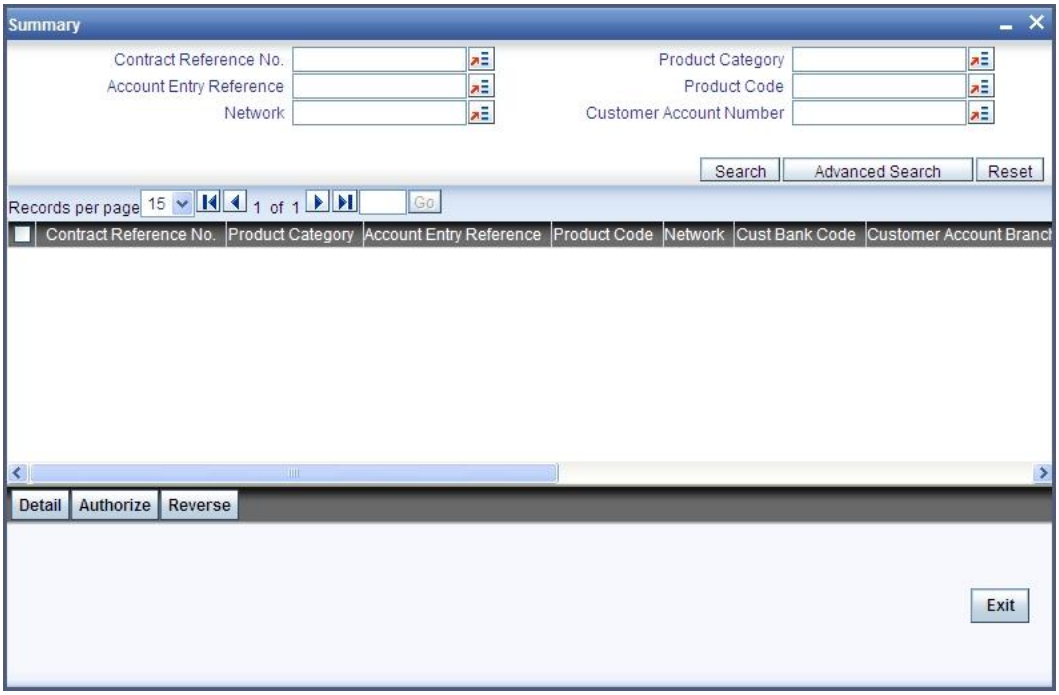
Clicking on 'Authorize' button, you can authorize the contract(s). The system will validate the contract amount against the Auth2 Limit amount. If the contract amount exceeds the Auth2 Limit amount, then the contract will be moved into Level 2 Authorization (A2) queue. If the contract amount does not exceed the Auth2 Limit then the contract will be ready for dispatch and also system will process the DRLQ event. You can select multiple contracts and authorize them in bulk.

Clicking on 'Reverse' button, you can reverse the selected contract(s). You can also select multiple contracts and reverse them in bulk.

Clicking on ‘Details’ button, the system will display the details of the selected contract.

4.4 Viewing Level 2 Authorization (A2) Details

You can view the Level 2 Authorization (A2) details using the ‘Payments & Collections Auth2 Queue’ screen. To invoke this screen, by typing ‘PCSAUTH2’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the record based on the following details:

- Product Category
- Contract Reference Number
- Product Code
- Customer Account Number
- Network
- Account Entry Reference Number

Clicking on ‘Search’ button, the system will display all the records pertaining to the specified criteria. Double clicking on any of the records, the system will display the record details.

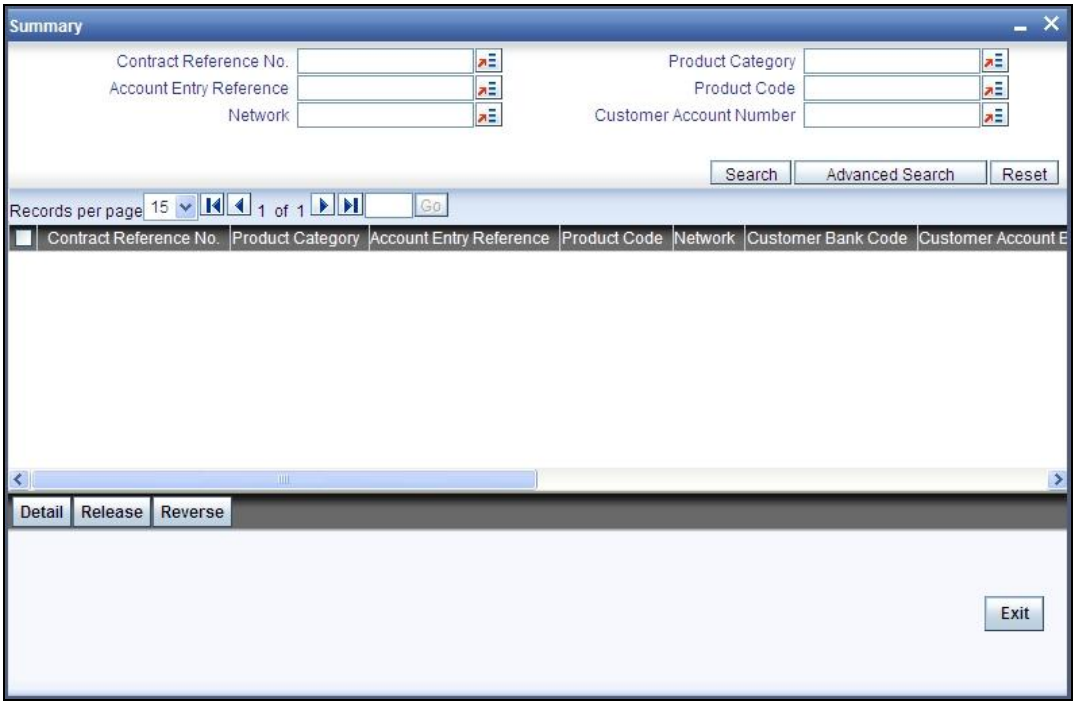
Clicking on ‘Authorize’ button, you can authorize the contract(s) and set it for dispatch. This will process the DRLQ event. You can select multiple contracts and authorize them in bulk.

Clicking on ‘Reverse’ button, you can reverse the selected contract(s). You can also select multiple contracts and reverse them in bulk.

Clicking on ‘Details’ button, the system will display the details of the selected contract.

4.5 Viewing Release Queue Details

You can view the release queue details using the ‘Payments & Collections release Queue’ screen. To invoke this screen, by typing ‘PCSRELSQ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the record based on the following details:

- Product Category
- Contract Reference Number
- Product Code
- Customer Account Number
- Network
- Account Entry Reference Number

The system displays transactions of current branch only.

Clicking on ‘Search’ button, the system will display all the records pertaining to the specified criteria. Double clicking on any of the records, the system will display the record details.

Clicking on ‘Release’ button, you can release the contract(s). If the contract is released, then further processing continues on the transaction, wherein the transaction is transmitted to the network. This will process the CRLQ event. You can select multiple contracts and release them in bulk.

Clicking on ‘Reverse’ button, you can reverse the selected contract(s). The system will reverse the accounting entries which were posted in DRLQ event. You can also select multiple contracts and reverse them in bulk.

Clicking on ‘Details’ button, the system will display the details of the selected contract.

4.6 Validations for Product and Collection Type combinations

The system performs various validations during transaction processing based on the Product type and Collection type combination and the various dates that you have specified during product definition. These dates include:

- Customer Entry Days
- Customer Entry Value Days
- Counterparty Entry Days
- Counterparty Entry Value Days
- Dispatch Days
- Response Days

Listed below is a set of validations that you can capture while creating products for specific Product and Collection type combinations:

Product Type	**Collection Type**	**Set of Validations**
Outgoing Payment	NA	Customer entry days should be less than or equal to counterparty entry days Customer entry value days should be less than or equal to counterparty entry value days Counterparty entry days should be less than dispatch days Auto response days should be null
Incoming Payment	NA	Counterparty entry days should be less than or equal to customer entry days. Counterparty entry value days should be less than or equal to customer entry value days. Dispatch days should be null Auto response days should be null
Outgoing Collection	DD	Counterparty entry days should be less than or equal to customer entry days Counterparty entry value days should be less than or equal to customer entry value days Dispatch days should be less than or equal to counterparty entry days Customer entry days should be less than or equal to auto response days

Product Type	Collection Type	Set of Validations
Incoming Collection	DD	Customer entry days should be less than or equal to counterparty entry days Customer entry value days should be less than or equal to counterparty entry value days Dispatch days should be null Auto response days should be specified
Reject of Incoming Collection	DD	Customer entry days should be less than or equal to counterparty entry days Customer entry value days should be less than or equal to counterparty entry value days Dispatch days should be specified Auto response days should be null
Reject of Outgoing Collection	DD	Counterparty entry days should be less than or equal to customer entry days Counterparty entry value days should be less than or equal to customer entry value days Dispatch days should be null Auto response days should be null
Recall of Incoming Collection	DD	Customer entry days should be less than or equal to counterparty entry days Customer entry value days should be less than or equal to counterparty entry value days Dispatch days should be specified Auto response should be null
Recall of Outgoing Collection	DD	Counterparty entry days should be less than or equal to customer entry days Counterparty entry value days should be less than or equal to customer entry value days Dispatch days should be null Auto response days should be null

Product Type	Collection Type	Set of Validations
Outgoing Collection	RFD	Counterparty entry days and customer entry days should be null Counterparty entry value days and customer entry value days should be null Dispatch days should be specified Dispatch days should be less than or equal to auto response days
Incoming Collection	RFD	Customer entry days and counterparty entry days should be null Customer entry value days and counterparty entry value days should be null Dispatch days can be specified Dispatch days, if specified, should be less than or equal to auto response days
Reject of Incoming Collection	RFD	Customer entry days and counterparty entry days should be null Customer entry value days and counterparty entry value days should be null Dispatch days should be specified Auto response days should be null
Reject of Outgoing Collection	RFD	Counterparty entry days and customer entry days should be null Counterparty entry value days and customer entry value days should be null Dispatch days should be null Auto response days should be null

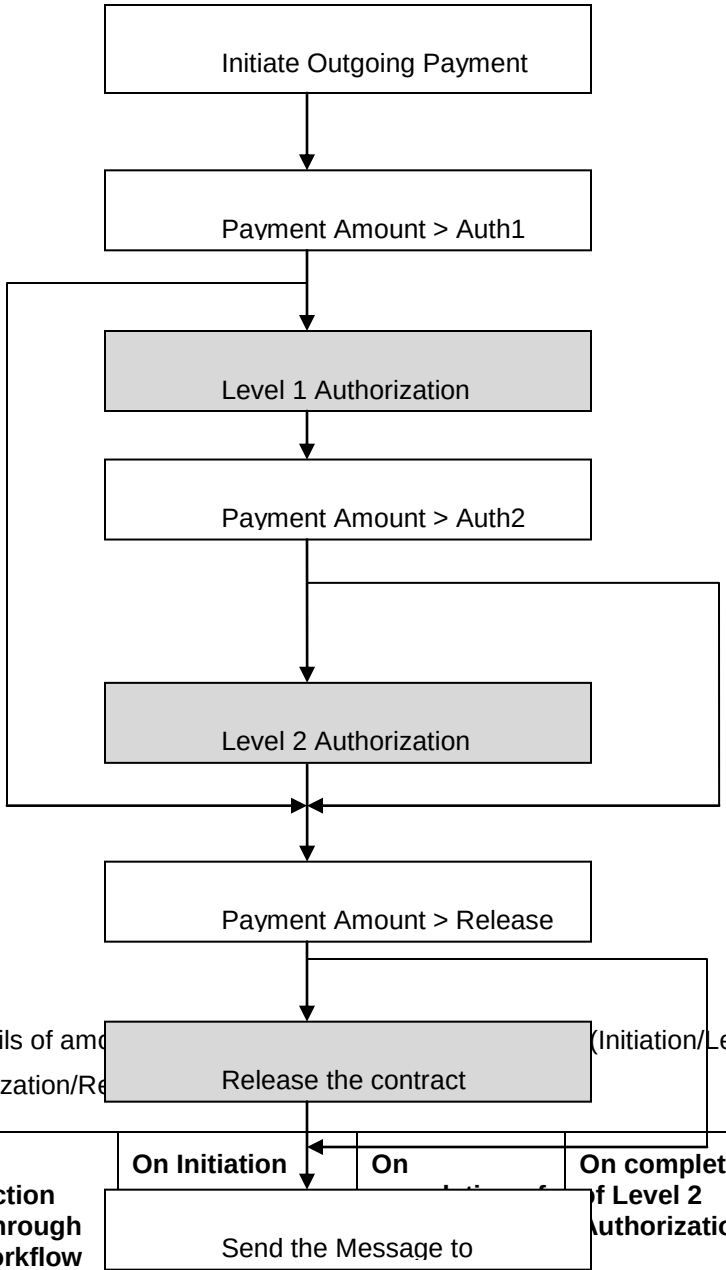
4.7 Processing Outgoing Payment Transaction

Oracle FLEXCUBE allows you to manually authorize or release an outgoing payment transaction to the network. If the transaction amount does not exceeds any of the authorization limits and release limit, then the system will automatically send the outgoing payment transaction to the network. Else, you should send it manually.

When Outgoing Payment transactions require manual authorizations or release, a significant time delay may exist between the initiation of a transaction in the system and actual transmission of the transaction message to the network. During this time period, the balance of the account, which was found to be sufficient to support the payment at the time of initiation but if it is not sufficient at the time of authorization. This will be handled by the system in the following manner

- The system will block the funds against the account when the transaction is successfully initiated and unblock the funds and debit the account at a later and appropriate point of time.
- The system will unblock the funds if the contract gets reversed

The process is as follows:



The details of amc (Initiation/Level 1 Authorization/Level 2 Authorization/Re

If the transaction goes through this workflow	On Initiation	On	On completion f Level 2 uthorization	On completion of RELEASE
Initiation-> Network	Account is debited and amount block will not be done	Not applicable	Not applicable	Not applicable
Initiation-> Level 1 Authorization -> Network	Amount will be blocked on account	Amount Block is removed and Account is debited	Not applicable	Not applicable

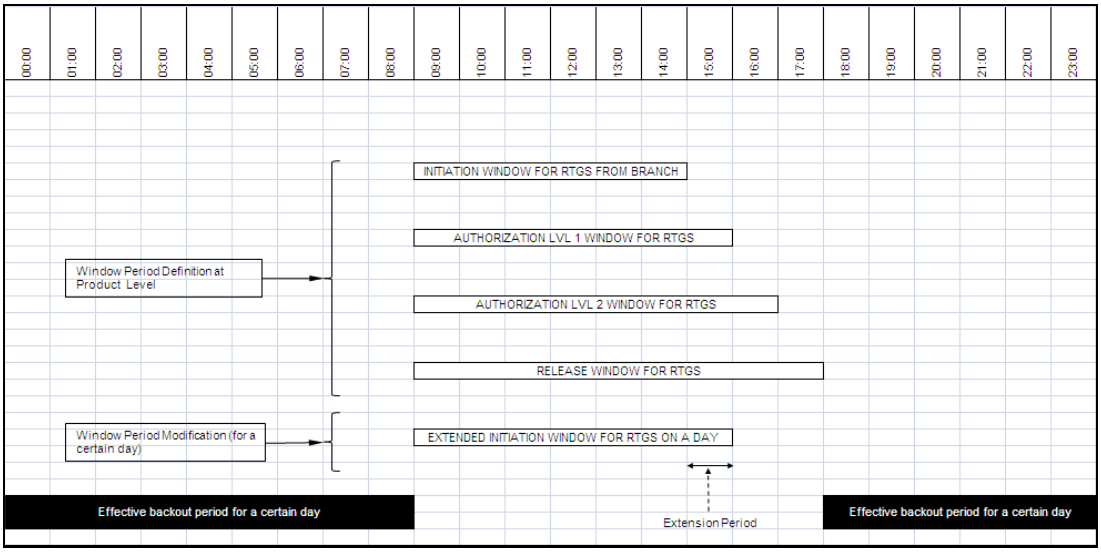
If the transaction goes through this workflow	On Initiation	On completion of Level 1 Authorization	On completion of Level 2 Authorization	On completion of RELEASE
Initiation-> Level 1 Authorization -> Release-> Network	Amount will be blocked on account	Amount Block is removed and Account is debited	Not applicable	No action
Initiation-> Level 1 Authorization -> Level 2 Authorization -> Network	Amount will be blocked on account	No action	Amount Block is removed and Account is debited	Not applicable
Initiation-> Level 1 Authorization -> Level 2 Authorization -> Release->Network	Amount will be blocked on account	No action	Amount Block is removed and Account is debited	No action
Initiation-> Level 1 Authorization 1(Reject)	Amount will be blocked on account	Amount Block is removed on account	Not applicable	Not applicable
Initiation-> Level 1 Authorization -> Level 2 Authorization (Reject)	Amount will be blocked on account	No action	Amount Block is removed on account	Not applicable
Initiation-> Level 1 Authorization -> Release(Reject)	Amount will be blocked on account	Amount Block is removed and Account is debited	Not applicable	Account debit is reversed
Initiation-> Level 1 Authorization -> Level 2	Amount will be blocked on account	No action	Amount Block is removed and Account is debited	Account debit is reversed

If the transaction goes through this workflow	On Initiation	On completion of Level 1 Authorization	On completion of Level 2 Authorization	On completion of RELEASE
Authorization -> Release(Reject)				
Initiation-> Release-> Network	Account is debited	Not applicable	Not applicable	No action
Initiation-> Release(Reject)	Account is debited	Not applicable	Not applicable	Account debit is reversed

4.7.1 Window Periods for Outgoing Payments

A 'Window Period' is a time interval during which the operations of Initiation, Level 1 Authorization, Level 2 Authorization and Release of payment transactions are allowed. Window periods are applicable for Outgoing Payments only. The respective operations will not be allowed at times that lie outside of the window period. Window periods are defined as follows:

- For each product level, a separate window period is defined for initiation, authorization and release of payments.
- The Window period can be extended for the current date using the separate window period modification screen.

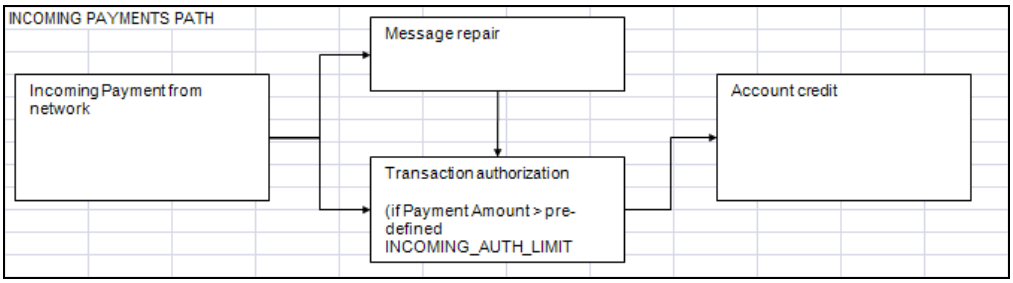


During the contract validation, the system will check if the window period is maintained for the current date. If the window period is not maintained for current date, then the system will check the window period information from the product

Based on the details provided in the 'Network Parameters' tab in the 'Payments and Collections Product Preferences' screen, the appropriate window period validation are handled during contract Save, Level 1 Authorization, Level 2 Authorization and Release stages. If the contract fails on the above validations, then system will not process the contract further.

4.8 Processing Incoming Payment Transaction

An Incoming Payment transaction can be defined such that it requires authorization before its target account is credited.



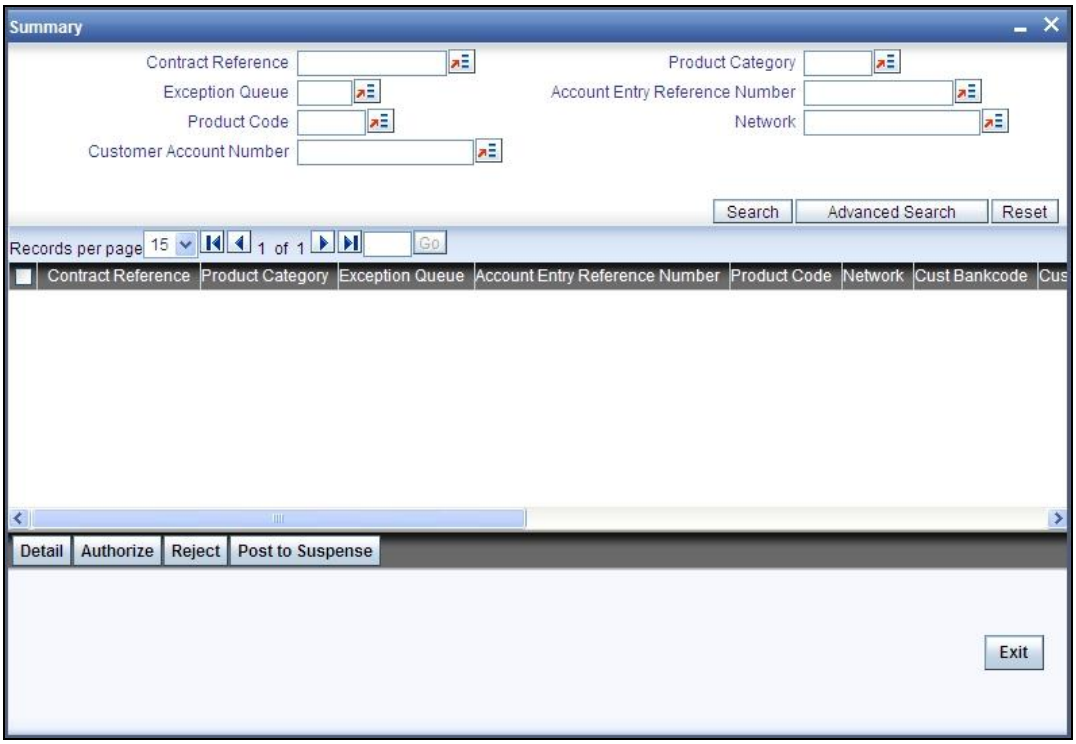
Incoming payment transaction limits are be defined in product level. You need to maintain a separate product for both NEFT and RTGS.

Following are the levels of authorization for incoming payments:

- A single level of authorization can be imposed on an Incoming Payment.
- Based on the transaction amount details, the system will authorize the incoming payment. In case the incoming payment exceeds the amount set for authorization it will require a maker and checker for authorization.
  - If the incoming payment transaction amount is less than or equal to the authorization limit, then no authorization is required.
  - If the incoming payment transaction amount is greater than the authorization limit, then authorization is required.

4.8.1 Viewing Incoming Transaction Authorization Details

Oracle FLEXCUBE allows you to view the incoming transaction authorization details using the ‘Payments and Collection Incoming Auth Queue’ screen. To invoke this screen, by typing ‘PCSINAUQ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the record based on the following details:

- Product Category
- Contract Reference Number
- Product Code
- Customer Account Number
- Network
- Account Entry Reference Number
- Exception Queue

Clicking on 'Search' button, the system will display all the records pertaining to the specified criteria. Double clicking on any of the records, the system will display the record details.

Clicking on 'Authorize' button, you can authorize the contract(s) and set it for dispatch. You can select multiple contracts and authorize them in bulk.

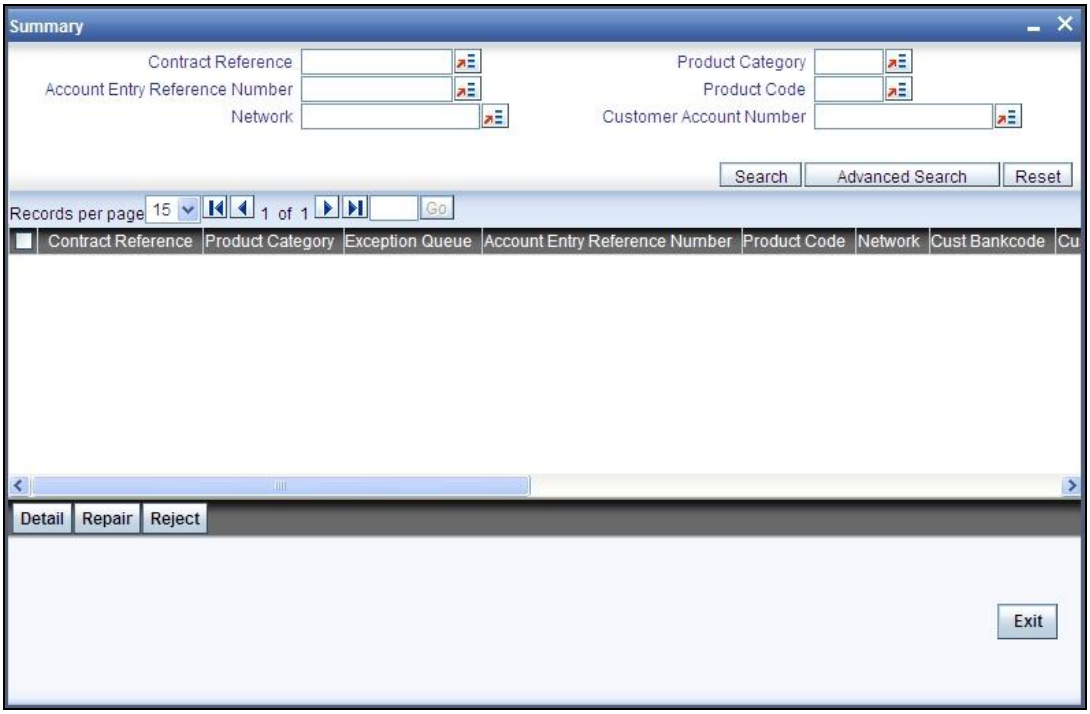
Clicking on 'Reject' button, you can reject the contract(s). For this action, the system will generate the return of incoming payment messages (N07 for NEFT and R41 for RTGS customer transfer and R42 for RTGS Bank transfer). Bulk operation is not allowed for this.

Clicking on 'Post to Suspense' button, the system will credit the unsettled GL instead of the customer account. The transaction can then be handled operationally from the Unsettle GL. This Unsettle GL is picked up from the Product category maintenance based on the product category of the contract.

Clicking on 'Details' button, the system will display the details of the selected contract.

4.8.2 Viewing Repair Queue

Oracle FLEXCUBE allows you to view the details of incoming payments awaiting for repair using 'Incoming Payment Repair Queue' screen. To invoke this screen, by typing 'PCSRPAIR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the record based on the following details:

- Product Category
- Contract Reference Number
- Product Code
- Customer Account Number
- Network
- Account Entry Reference Number

Clicking on 'Search' button, the system will display all the records pertaining to the specified criteria. Double clicking on any of the records, the system will display the record details.

Clicking on 'Reject' button, you can reject the contract(s). For this action, the system will generate the return of incoming payment messages (N07 for NEFT and R41 for RTGS customer transfer and R42 for RTGS Bank transfer). Bulk operation is not allowed for this.

Clicking on 'Details' button, the system will display the details of the selected contract.

Clicking on 'Repair' button, the 'Payments and Collection Repair' window is displayed as follows:

5. Processing a Payment or Collection Transaction

5.1 Introduction

In the Payments and Collections module of Oracle FLEXCUBE, a product refers to a specific type of transfer of funds. For example, you may process payments/collections that involve transfer of funds between accounts maintained at your bank. You can define this type of internal payment /collection as one of the payment/collection products at your bank.

Defining a product makes it easier for you to enter transactions. The other advantage of defining a product is that you can define certain general attributes for a product, which will default to all contracts processed under it.

Contracts are customer specific. A customer could make a payment through your bank (local payments) or collect payments from debtors through your bank (direct debits or requests for debit).

Every time you process a transaction, you do not have to specify its general attributes, since a transaction acquires the attributes defined for the product it involves. You can change these default attributes to suit a specific transaction.

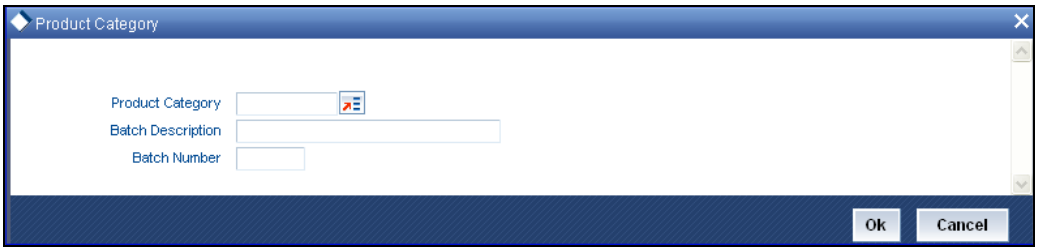
You can capture the details of a Payment/Collection transaction in the PC Transaction Input online screen.

5.2 Capturing Details of Payment/Collection Transactions

You can invoke the 'PC Transaction Input online' screen from the Application Browser.

5.2.1 Entering a Transaction

To enter a transaction in this screen, select new icon from the toolbar.



In this screen, you must enter the following details:

Product Category

Enter a valid product category code. The transaction that you are capturing will be associated with the product category you specify. If you enter a valid code, the Transaction Input screen is displayed.

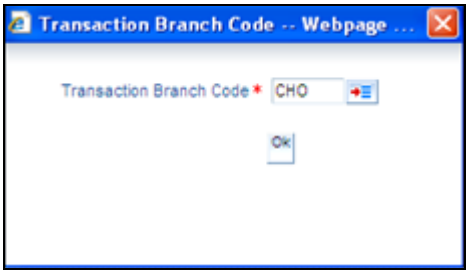
Batch Number and Batch Description

Specify the Batch Number and a description of the batch. (A batch is used to group transactions.).

When you confirm your input, the main ‘PC Transaction Input’ screen is displayed. In this screen, you will view the batch number to which your transaction will be posted, the current number, and the reference number of the transaction you are capturing.

You can invoke this screen by typing ‘PCDONONL’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Click new icon in the application toolbar. The system will display ‘Transaction Branch Code’ screen. Here you can select the transaction branch.

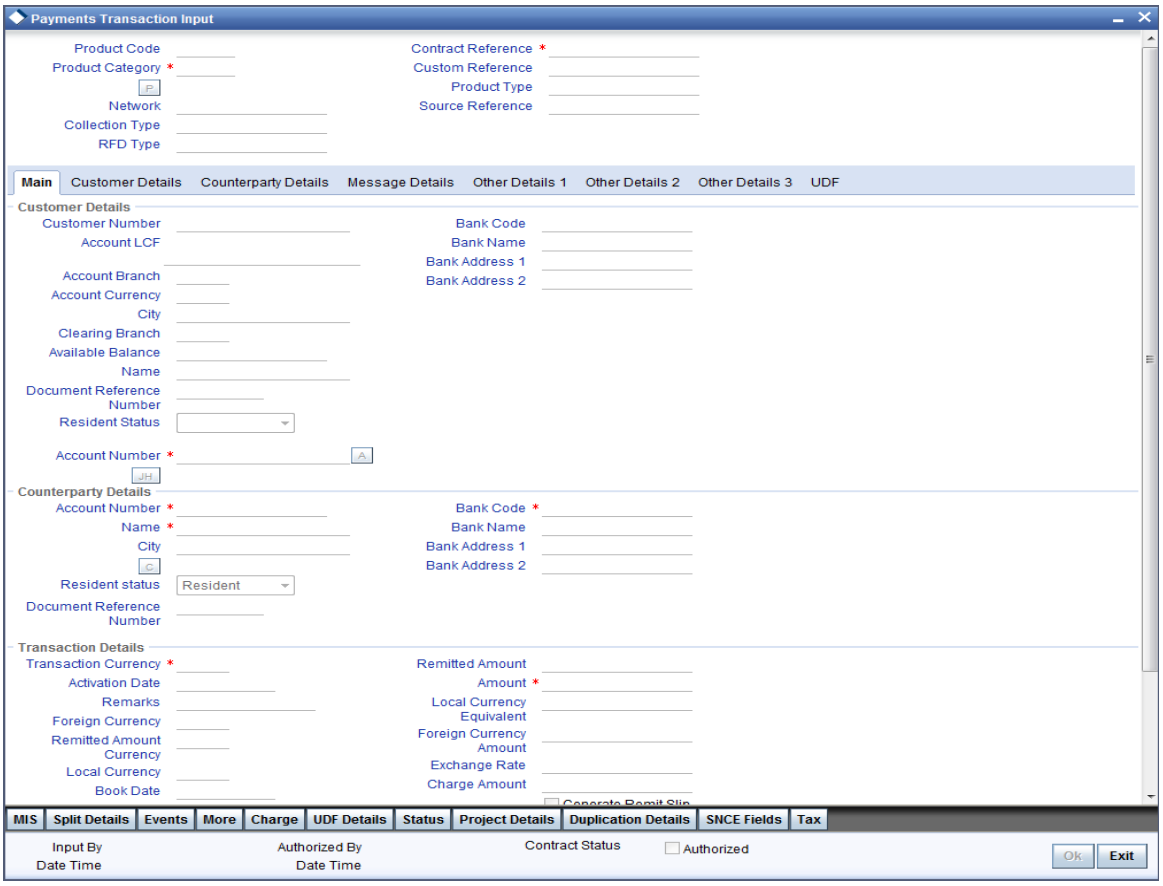


The system defaults the logged-in branch by default as the transaction branch.

Transaction Branch

Select the appropriate branch from the list of branches available in the option list.

On clicking ‘Ok’ button, the system validates the access rights of the selected branch and function for the user. If you don’t have appropriate rights on the selected branch and function, the system will display an error message. If you select a valid branch, the system updates the same as transaction branch and the transaction will be posted for this branch.



The following details are displayed in the main screen of the contract:

Product Code

Specify the product that you wish to use to process the contract. Based on the product code, the system will default the currency code linked to this product in the 'Txn CCY' field. Alternately, the system can also arrive at the product code based on the currency specified in the 'Txn CCY' field.

Product Category

The category you specified on invoking this screen will default here. You cannot change the default.

Network

Specify the clearing network for the contract. Based on the network ID, the system will default the currency code linked to this network in the 'Txn CCY' field.

Collection Type

The Collection Type of the transaction will be displayed. This could be either DD or RFD.

RFD Type

If the incoming collection transaction is an RFD, specify the RFD type. This could be any one of the following:

- No Tracking: indicates that the RFD is not considered for approval or rejection

- Full Payment: indicates that the RFD is processed for payment of full transaction amount

Partial Payment: indicates that the RFD is processed for partial payment

Contract Reference Number

The system identifies every transaction with a unique reference number. You can view the reference number for the transaction that you are capturing.

Source Reference

The system identifies every transaction with a unique source reference number. You can view the reference number for the transaction that you are capturing.

Product Type

It defines the product and the product category of collection, payment. In PC transaction input it will be defaulted from the Product Category.

Custom Reference Number

The custom reference number for the contract is displayed with refusal ID and 10 digit sequence number for collections.

Batch Number

The batch number you specified on selecting the New option is displayed here. All transactions that you enter will be posted to the same batch. You cannot modify the batch number.

Specify the following details in the main screen of the contract:

5.2.2 Capturing Details of the Main Transaction

As mentioned earlier, the PC Transaction Input screen is used to enter the details of a local payment/collection transaction.

Apart from the standard fields that are available, you will view the user-defined fields that the administrator at your customer station has maintained. These fields will be displayed in the sequence that your administrator has specified when defining the product category.

5.2.2.1 Specifying Customer Details

Account Number

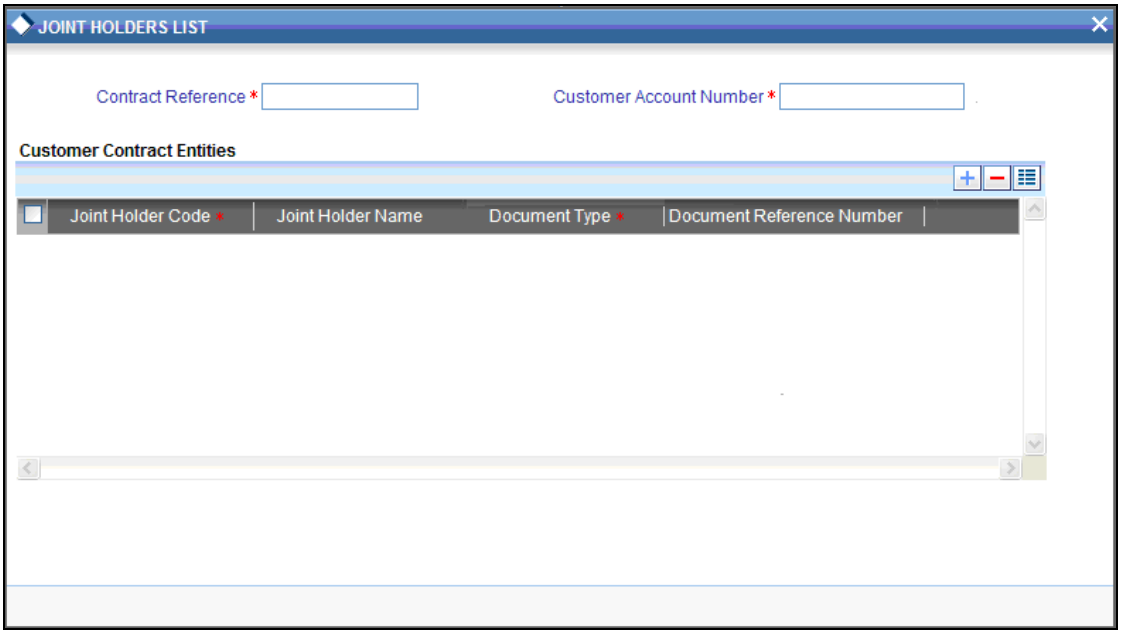
Click ‘A’ and select a valid customer account form the option list. The list displays all customer accounts maintained in Oracle FLEXCUBE, or a GL for which posting is allowed (for instance, a cash GL in case of remittance of cash handed over the counter) in this field. The option list displays customer accounts and internal GLs with the corresponding Clearing Account Number and the IBAN Account Number (for GLs, as maintained in the ‘Chart of Accounts’). The account number is captured in CCC format for Spanish accounts and IBAN account for Non Spanish accounts.

Note the following:

- If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the contract.

- If the customer account is the debit account for a transaction, you can indicate a GL of type Asset, Liability, Income and Expense type only. Cash GLs cannot be specified.
- During upload of incoming payments (File upload or upload of MT103), the batch process checks whether the beneficiary/customer account number is an IBAN account and resolves the customer account for the specified IBAN. If it is not found, the System checks the customer account (or GL) in LCF format, and resolves the customer account for the specified LCF number. If checks for IBAN and LCF formats fail, the System checks for the customer account. If the customer account is also not present the contract is marked for repair.
- If you specify a Trust account, you will have to capture project details in the 'Project details' sub-screen by clicking 'Project Details' button. If you do not capture project details, the system will display an error message while saving.
- If you search without specifying any FCY account, the system displays only LCY Current accounts.
- If you search by **CIF** of the customer only LCY Current accounts of the Customer would be displayed.
- You cannot incorporate FCY account numbers in Upload files.

Click on 'JH' button to capture the joint holders list involved in the contract.



Here you need to capture the following details:

Contract Reference Number

The system defaults the contract reference number of the joint holder.

Customer Account Number

The system defaults the account number of the joint holder.

Joint Holder Code

Select the joint holder code from the adjoining option list.

Description

The system displays the appropriate description.

While saving the PC contract, the system validates the joint holders list against the maintenance for joint holder account usage if the customer account is Joint and account usage type is ‘Mixed’.

The system performs the above validation only for the account that is being debited.

If the Account Usage Type is ‘Joint’, system validates whether all the joint holders of the customer account are available in the joint holders list provided in the contract. If the maintained account usage and the contract joint holder list do not match, then the system displays the following error message:

Joint holders are not authorized to transact in the account.

Document Type

System defaults the documentation type on selecting the joint holder code.

Document Reference Number

The system displays the Document Reference Number on selecting the joint holder code.

Account Branch

This is maintained for the branch in customer account maintenance screen. The branch will be defaulted when you save the PC transaction.

Account Currency

This is maintained for the account in customer account maintenance screen. The values maintained will be defaulted when you save the PC transaction.

Clearing Branch

The clearing branch for the specified customer bank code is displayed in this field.

Account in Local Clearing Format

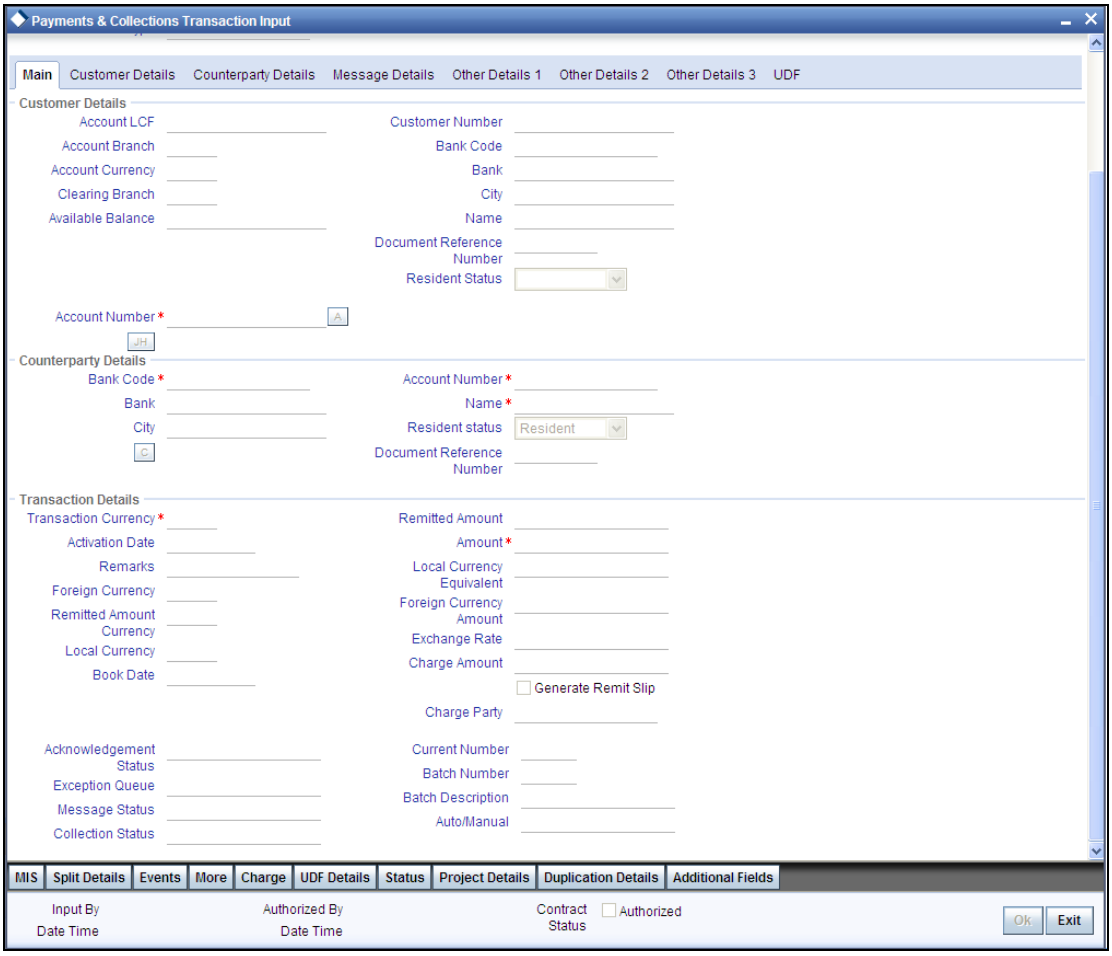
You can specify the customer account in Local Clearing Format in the A/C LCF field.

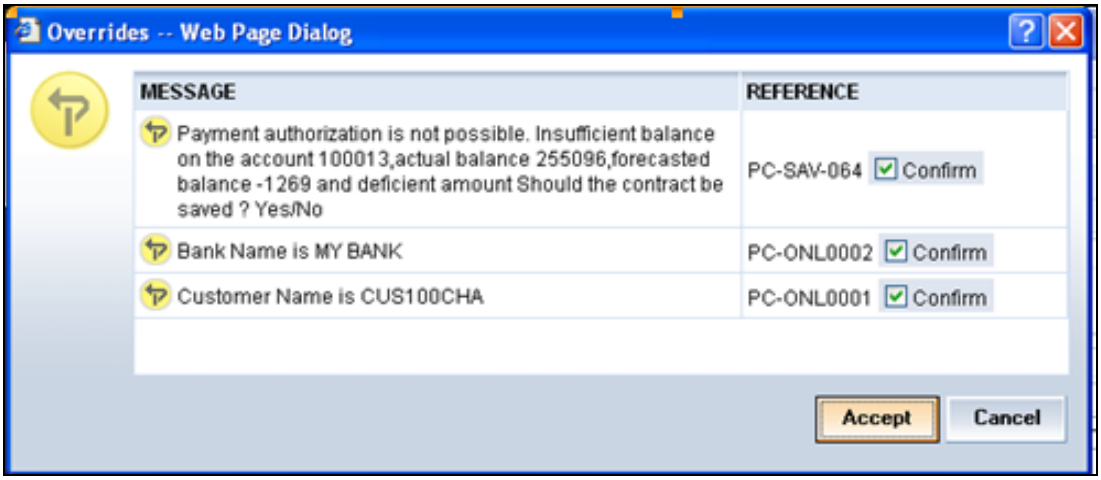
Available Balance

The available balance of the customer will be defaulted here when you save the PC transaction. The balance is maintained in the customer account maintenance screen.

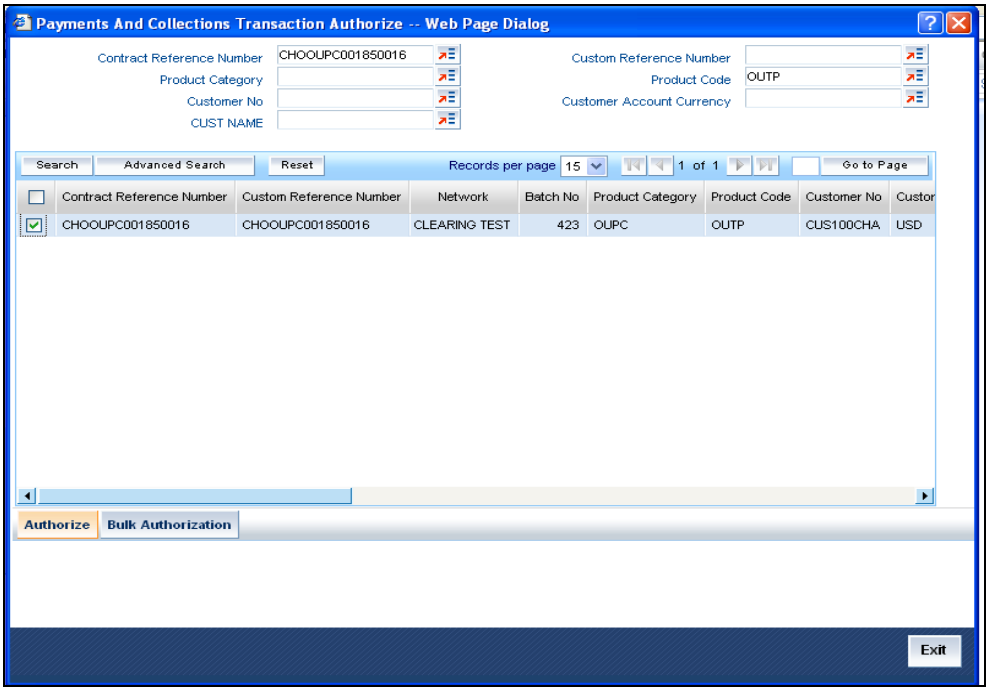
5.2.2.2 Processing Amount block

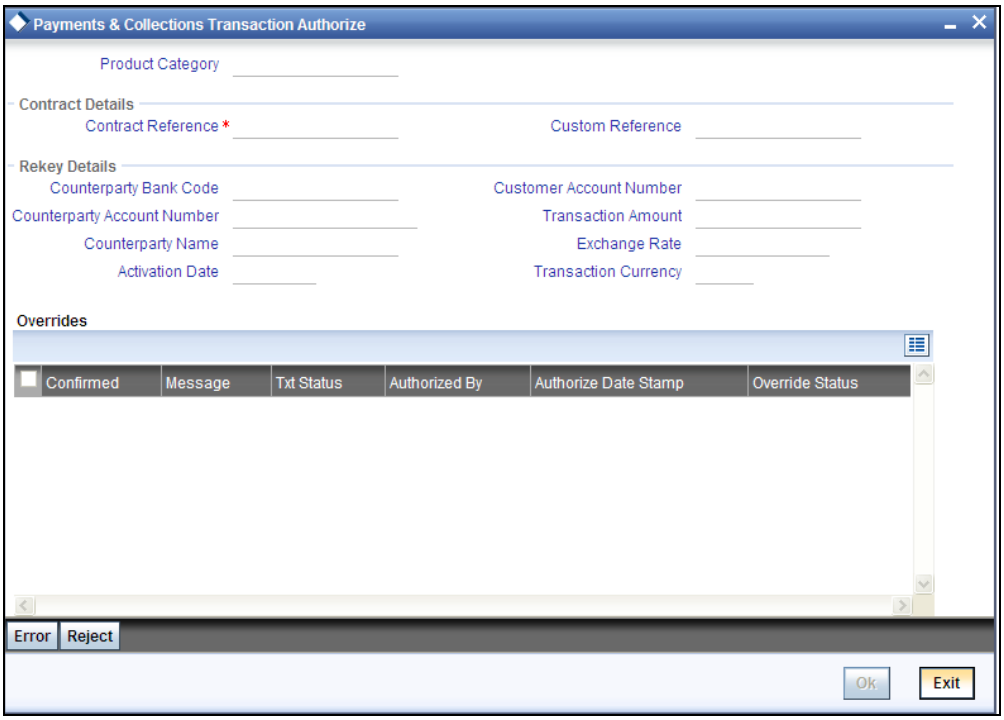
While saving contract inputs for outgoing client credit and internal payments, an amount block will be applied to the debit account according to the operational amount. If funds are sufficient the contract is saved and the forecast amount updated, else an override message pops up.

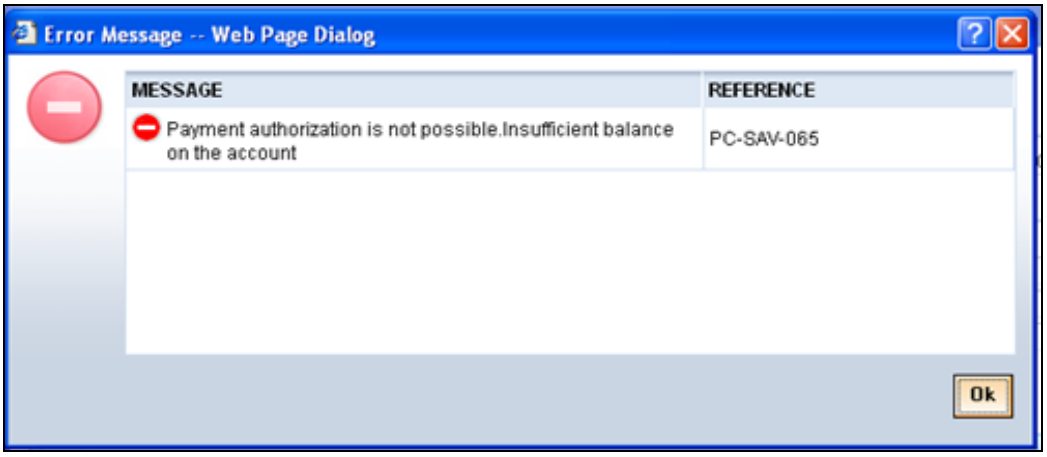




You can accept the override to save the contract and update the forecast amount. The contract is authorized when the debit account receives sufficient funds. You can reject the override message to avoid an Amount block to the debit account.


Payments And Collections Transaction Authorize -- Web Page Dialog
Contract Reference Number
CHOOUPC001850016
Product Category
Customer No
CUST NAME
Custom Reference Number
Product Code
OUTP
Customer Account Currency
Search
Advanced Search
Reset
Records per page
15
1 of 1
Go to Page
Contract Reference Number
Custom Reference Number
Network
Batch No
Product Category
Product Code
Customer No
Custor
CHOOUPC001850016
CHOOUPC001850016
CLEARING TEST
423
OUPC
OUTP
CUS100CHA
USD
Authorize
Bulk Authorization
Exit


Payments & Collections Transaction Authorize
Product Category
Contract Details
Contract Reference *
Custom Reference
Rekey Details
Counterparty Bank Code
Customer Account Number
Counterparty Account Number
Transaction Amount
Counterparty Name
Exchange Rate
Activation Date
Transaction Currency
Overrides
Confirmed
Message
Txt Status
Authorized By
Authorize Date Stamp
Override Status
Error
Reject
Ok
Exit



You can unlock, change the debit account and save to remove the amount block to move the amount block from the old account to the new account. When a contract is deleted, any amount blocks will be removed from the debit account. After you authorize a contract amount blocks to the debit account are removed and accounting entries passed.

When a charge amount is linked to an OD account the system will not apply any amount block while saving the contract. In case of insufficient funds in the charge account while authorizing the contract the linked from the OD account is debited. The system applies the amount block to a debit account when there is no linked OD account while saving the contract. Accounting entries are passed and amount blocks removed while authorizing the contract in case of sufficient funds in the charge account. In case of insufficient funds in the charge account, an error message pops up and the contract is not authorized.

For outgoing collection processing:

- System checks for the existence of agreement with specified suffix and direct debit reference number in the agreement .If the agreement does not exist for suffix and direct debit reference ,transaction will be posted into transaction repair queue
- If amount block details are maintained at agreement/product level, system places the amount block with effective customer entry value date on debit account
- Amount for amount block is computed by considering the amount block percentage maintained at agreement/product level
- Expiry date of amount block is derived by adding amount block days at agreement/product level with customer entry value date
- On the expiry date, existing EOD process will release amount block on the account

Name

The name of the customer who is linked to the customer account will be defaulted here when you save the PC transaction. The name is maintained in the customer account maintenance screen.

Bank Code

You can enter the bank code and the account in LCF (local clearing format) for the transaction. The option list displays the Bank Code, Name, Bank Code Type and City for each bank in the list. The Bank Code, Name and City details are displayed on the Transaction Input screen when you select the bank code.

Bank Name

Specify the Bank name of the customer.

Bank Address 1

Specify the address of the customer's bank name specified.

Bank Address 2

Specify the address of the customer's bank name specified.

Note the following:

- The fields Bank Name, Bank Address 1 and 2 are not sent out in the outgoing Pacs.008.001.02 message.
- These fields available at common payment message browser are mapped to fields at Payments and Collections Transaction Input for the new fields

Country

Specify the country of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one

Document Reference Number

The system displays the Document Reference Number.

Counterparty ID

Select the counterparty ID for the PC transaction from the options list.

ID Type

Specify the counterparty ID type for the PC transaction.

Value

Specify the value of the counterparty ID type.

Counterpart ID, ID Type and Value are captured at the time of creating an 'Ultimate Beneficiary'.

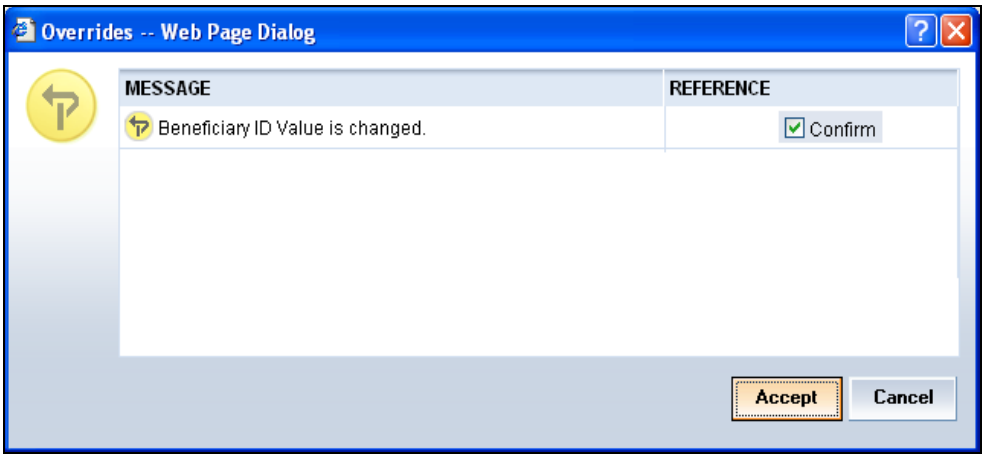
Resident Status

Select the resident status from the following options

- Resident
- Non resident

5.2.2.3 Modifying existing Beneficiary Information

You can make transaction entries from both the 'PC Transaction Input' and 'PC Fast Track Input' screens. While making transaction entry for an existing beneficiary when retrieved from 'Ultimate Beneficiary Maintenance', you can modify the existing value of the counterparty ID type. The Oracle FLEXCUBE system prompts you to as shown below;



Once this modification is accepted, saved and authorized the modification will reflect in the 'Ultimate Beneficiary' screen as well for that beneficiary record.

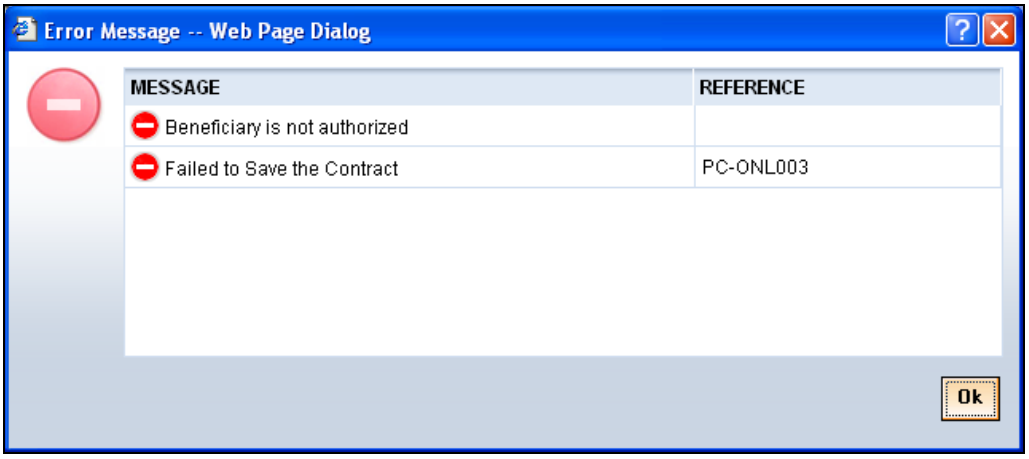
5.2.2.4 Adding Beneficiaries from PC Transaction Screens

When you enter a new beneficiary (not maintained under 'Ultimate Beneficiary') in the 'PC Transaction Input Main' or 'PC Fast Track Input' screens, the system adds the beneficiary to such list under the 'Ultimate Beneficiary' screen. You must enter all additional details of the beneficiary under the 'Counterparty Details' section of the 'PC Transaction Input' screen.

While capturing counterparty details through the 'PC Fast Track Input' screen for a new beneficiary all counterparty related details are unlikely to be captured .The transaction is therefore saved with minimal counterparty data like Counterparty Bank code, Counterparty ID, ID Type, ID Type Value, Name, Account No., Payment details, City and Bank before being authorized in this order :

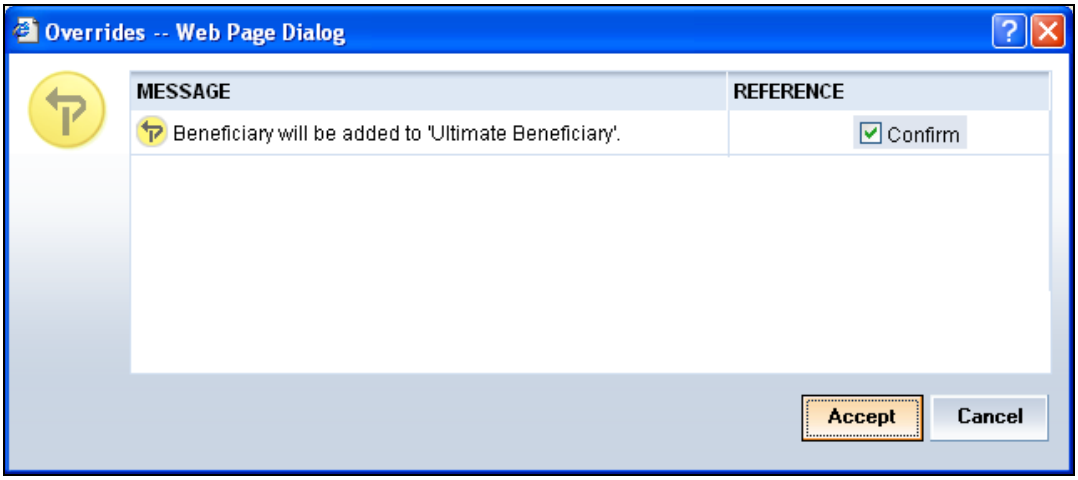
1. First authorize the beneficiary in the 'Ultimate beneficiary Maintenance' screen.
2. Subsequently authorize the beneficiary in the 'PC Fast Track Input' screen.

The System will throw an error as shown below, if you try to authorize the PC transaction in another order:



The system performs a check-digit validation with the beneficiary bank code and account number when a new beneficiary is added through PC Transaction screens. The transaction is not saved if this validation fails.

The Oracle FLEXCUBE system prompts you as shown below, before saving a transaction from the ‘PC Transaction Input’ or ‘PC Fast Track Input’ screens and adding the new beneficiary to the ‘Ultimate beneficiary’ list.



5.2.2.5 Uploading new Beneficiary details

When a new beneficiary is added by means of an Upload, through the PC Transaction Input or PC Fast Track Input screens, but is found to be duplicate (the same counterparty ID Value is already exists for another beneficiary) the system throws an error:

<Error Message: Beneficiary details already exists>

Counterparty Details in an Upload file, will also include upload information for Counterparty ID, ID type and Value fields under the Main tab of the ‘PC Transaction Input’ screen.

5.2.2.6 Specifying Counterparty details

The Bank Code, Name and City details are displayed on the Transaction Input screen when you select the bank code.

Country

Specify the country of the customer (counterparty). This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

If the country code of the processing branch is Spain then:

- The Counterparty country code is mandatory.
- CCC validation is applied on Account Number.

If the counterparty country is not Spain then IBAN validation is applied on Account number.

Document Reference Number

Specify the Document Reference Number of the counterparty.

Resident Status

Select the resident status from the following options

- Resident

- Non- resident

Current Number

The current number in the batch count, for the transaction, is displayed in this field.

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

Bank Name

Specify the Bank name of the customer.

Bank Address 1

Specify the address of the customer's bank name specified.

Bank Address 2

Specify the address of the customer's bank name specified.

Note the following:

- The fields Bank Name, Bank Address 1 and 2 are not sent out in the outgoing Pacs.008.001.02 message.
- These fields available at common payment message browser are mapped to fields at Payments and Collections Transaction Input for the new fields

For more details on Mantas, refer 'Mantas' interface document.

5.2.2.7 Specifying Transaction Details

Transaction Currency

Enter the currency for the transaction. You can click on the adjoining option list to choose from a list of valid currency codes maintained in the system. Input to this field is mandatory. If the network ID is input, then the system will be display the currency linked to the clearing network in this field. If the product code is input, then the system will display the currency linked to the product in this field. You will not be able to change the defaulted value. The system will ensure that this currency code is the same as that linked to the product code and network ID of the contract.

Remitted Amount

The system displays the remitted amount that is involved in the PC transaction.

FCY Amount

The system displays the foreign currency which is involved in the PC transaction.

LCY Equivalent

The system displays the transaction amount in the local currency.

Charge Amount

You can specify the charge amount in this field. This specification will override the charge amount computed for the first charge condition set applicable for the transaction. To view the charges for the other condition sets specified for the product, click the 'Charge' button to invoke the 'PC Charges' screen.

Collection Status

The status of the transaction is displayed at the bottom of the screen.

The following details are displayed.

- Contract Status
- Authorization Status
- Exception Queue
- Collection Status

ACK Status

This is applicable only if "PAYMENT MESSAGE" is linked as an advice to the PC product and the Dispatch Media is Oracle FLEXCUBE i.e. if a message needs to be sent out from PC in SWIFT Format. Subsequently, "ACK Status" is updated in the 'Transaction Summary' screen.

Message Status

If the outgoing payments workflow is applicable for the transaction, the status of the message is displayed here.

Exception Queue

The name of the queue to which the transaction is logged in case of any processing exception is displayed here

Amount

This refers to the transaction amount, i.e. the actual amount transferred during the transaction. For example, if the you have maintained the Charge Mode' as 'Discount' at the Product Preference level, then the actual amount sent to the beneficiary will be the difference between transaction amount and charge.

On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following:

- Product transaction limit
- User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

Activation Date

This is the activation date of the contract. The system defaults to the current date. However, you can change this. Since you can post back-value dated PC transactions, for the purpose of risk tracking you can indicate a date beyond which users will be prevented from posting a back value dated transaction by enabling the Back-Value Check Required in the 'Branch Preference' screen. The System validates whether the activation date falls within the maximum period up to which back valued posting can be processed.

Exchange Rate

The exchange rate of the transaction will be displayed in case the customer account is in a foreign currency (only for payment transactions).

Remarks

Specify any remarks for the transaction, if required.

Batch Number

The batch number, to which the transaction will be posted, is displayed here.

Batch Description

The description associated with the batch is displayed here.

Generate REMT SLP during INIT event

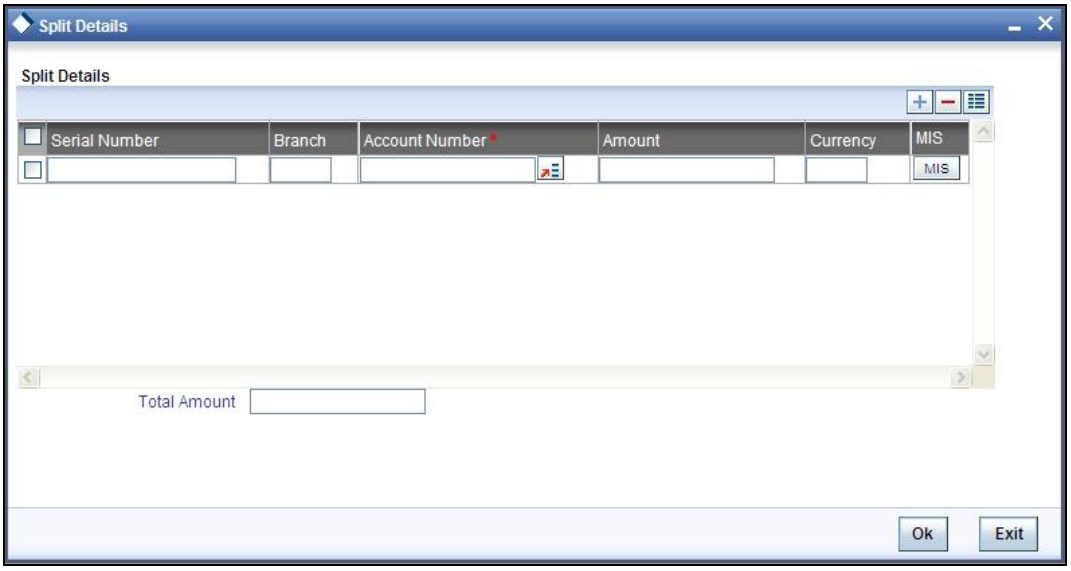
Check this box to indicate that a remit slip needs to be generated during INIT event.

5.2.3 Specifying Split and MIS Details

Click the 'Split Details' button to specify multiple debit / credit accounts for the transaction so that the 'Split Details' screen can be viewed.

Only leaf GL transactions involving local currency can be entered in the Split Details screen. You can specify the MIS code for each split leg using the 'MIS' button against each split entry.

The sum of the amounts specified in the 'Split Details' screen is defaulted to the main transaction input screen. The first GL account specified in the 'Split Details' screen is defaulted as the customer account in the main 'PC Transaction Input' screen, and is also used in the corresponding payment message.



5.2.3.1 Specifying Contract Split Details

Serial Number

The system displays the serial number of the contract.

Branch

The system displays the branch where a contract is present.

Amount

The system displays the account number of the contract

Currency

The system displays the currency that is used in a transaction.

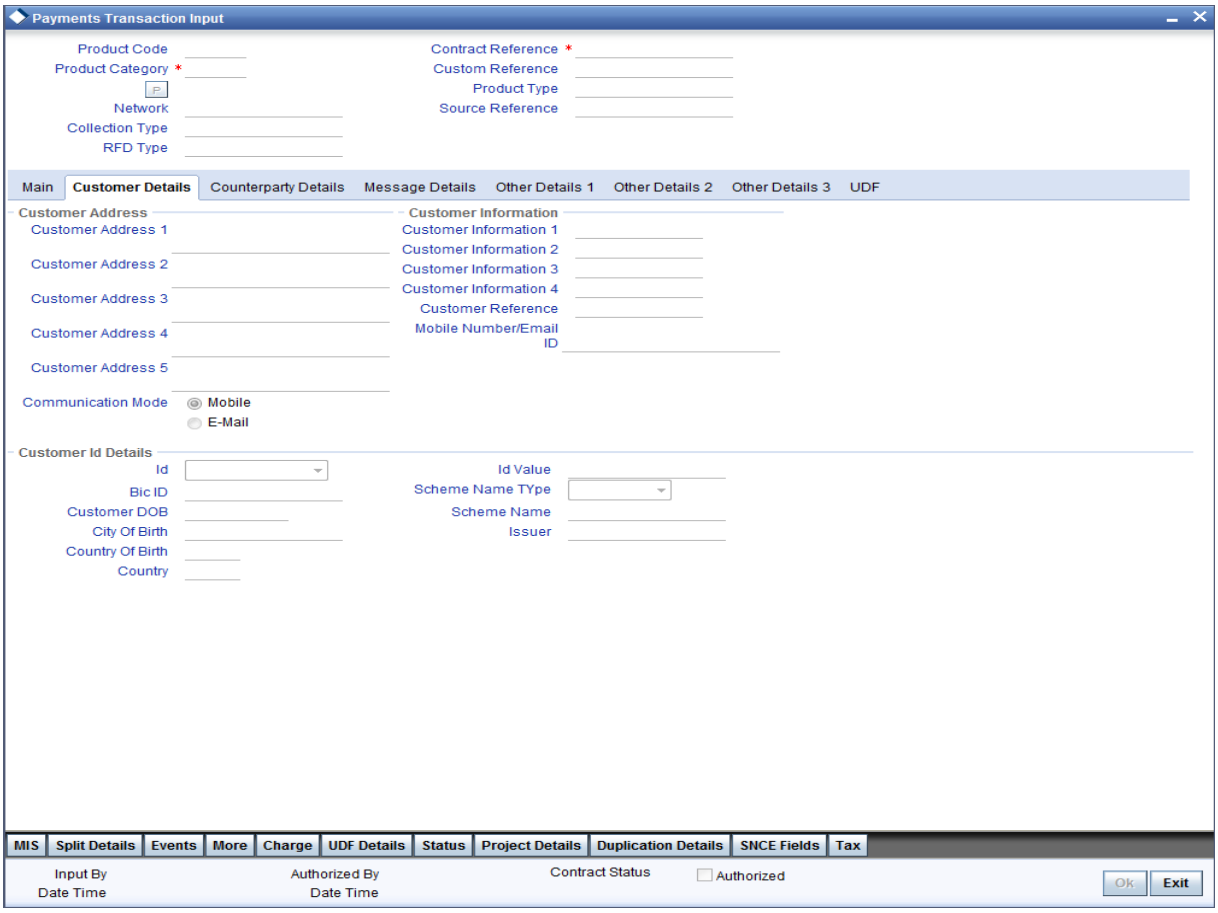
MIS

The system displays the MIS details of the contract

Total Amount

The sum of the split amount is displayed in this field. This amount is displayed in the main screen as the actual amount.

5.2.4 Capturing Customer Details



You can capture the following details here:

Customer Address

You can specify the address of the customer involved in the contract. You can specify up to five lines of address information.

Customer Information

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information such as Surname, Email, ID No, Telephone and Customer Reference in these fields.

Communication Mode

Indicate the mode of the communication to the customer to intimate about the beneficiary account credit. You can select one of the following options:

- Mobile
- Email ID

The above field is enabled only for the product that uses the NEFT clearing network, i.e., Network Qualifier of the Clearing network should be NEFT.

Mobile Number/Email ID

Specify the mobile number or Email ID of customer.

Customer Identification details

You need to specify customer identification details of the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

Customer BIC ID
Specify the Bank Identification Code for the Customer.

Customer SchemeNameType

Select the Identification Scheme Type of the Customer from the drop down list.

The valid field can be:

C – Code

P – Proprietary

Customer SchemeName

Specify the value for Identification Scheme Name field.

If SchemeName type is C then the SchemeName can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.

If the SchemeName Type is P then you can enter the value for the field.

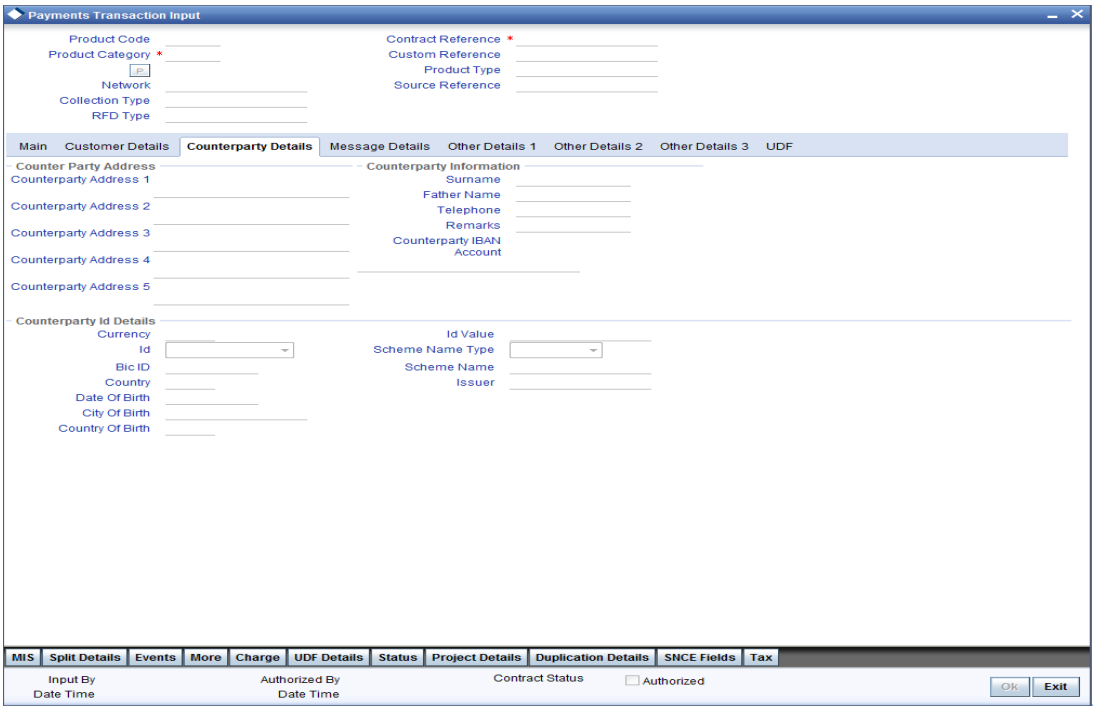
Customer Date of Birth

Specify the date of birth of the Customer.

You can specify the following details:

- Identification
- Identification Value
- Other Identification Value
- Country
- Issuer
- City Of Birth
- Country of birth
- Province of Birth

5.2.5 Specifying Counterparty Details



Counterparty Address

You can specify the address of the counterparty involved in the contract. You can specify up to five lines of address information.

Counterparty Information

If you need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

You can specify the counterparty information in these fields:

- Surname
- Fathers Name
- Telephone
- Info 4

Counterparty Identification details

You need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

CounterParty BIC ID

Specify the Bank Identification Code for the CounterParty.

CounterParty SchemeNameType

Select the Identification Scheme Type of the CounterParty from the drop down list.

The valid field can be:

C – Code

P – Proprietary

CounterParty SchemeName

Specify the value for Identification Scheme Name field.

If SchemeName type is C then the SchemeName can be selected from LOV and can have one of the values mentioned in value list depending on Organization Identification or Private Identification.

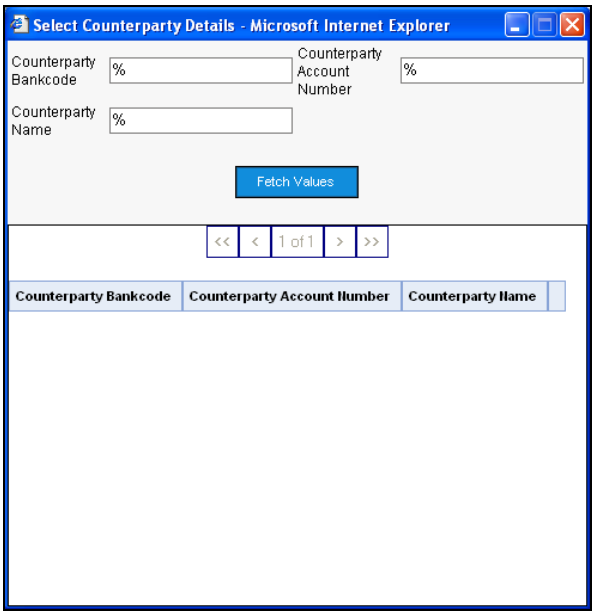
If the SchemeName Type is P then you can enter the value for the field.

CounterParty Date of Birth

Specify the date of birth of the Counter Party.You can specify the following details:

- Identification
- Identification Value
- Other Identification Value
- Country
- Issuer
- City Of Birth
- Country of birth
- Province of Birth

You can click ‘C’ button to invoke the learning database to specify the counterparty details. All counterparties involved with the specific customer of the contract, are displayed in the learning database.



You can select the Counterparty Bank Code, Counterparty Account Number and Name of the required counterparty.

Counterparty Bank code

Select a valid bank code maintained in Oracle FLEXCUBE. If you select a code from the option list, the bank name is displayed instantly. If you choose to enter the code, the name of the bank is displayed when you save the transaction.

Counterparty Name

You can enter the name of the counterparty.

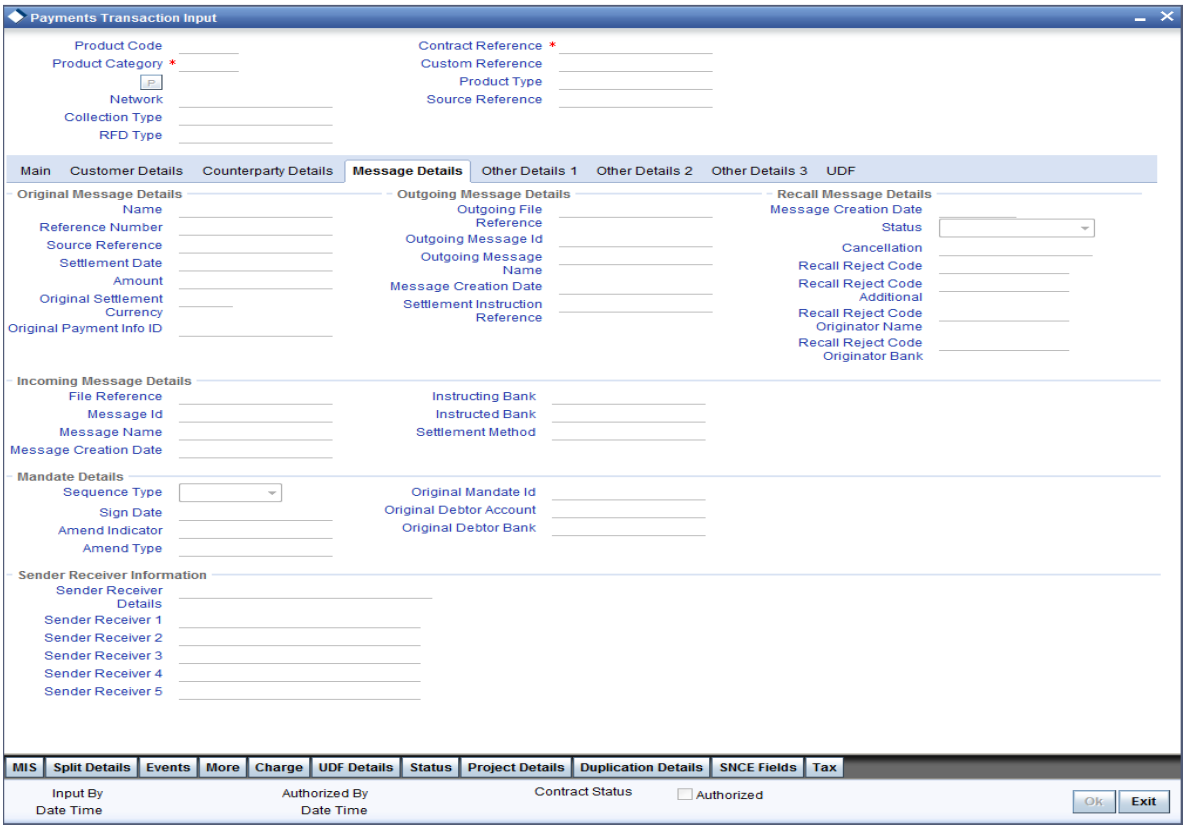
Counterparty Account Number

You can specify the account of the counterparty here. In case of internal transfers, the account needs to be a valid account of Oracle FLEXCUBE either in Oracle FLEXCUBE or in the Local Clearing Format. You can also select an account number from the option list provided. In such a case, the system will default the counterparty name and the address lines as maintained for that account. If at the time of selection of counterparty account, Bank Code is null, then Bank Code and Name will also get defaulted.

Validations for counterparty details for bank transfers

- For bank-to-bank transfers it is not mandatory to specify the counterparty account and name. If you indicate only the counterparty bank code it is considered as a beneficiary institution. If you indicate both the Counterparty Bank Code and Counterparty Name, the Counterparty Bank Code is interpreted as the Account With Institution, and the Counterparty Name is interpreted as Beneficiary Institution.
- If both the Counterparty Bank Code and Counterparty Name are specified for bank-to-bank transfers, the system validates the Counterparty name with that maintained in the PC Bank Directory. The System also checks to ensure that both the Counterparty Bank Code and Counterparty Name have been defined with the same Bank Code Type.
- In SWIFT messages, if only the Beneficiary Institution is found, it is populated in Field 58. If both the Account With Institution (Counterparty Bank Code) and Beneficiary Institution (Counterparty name) were provided then both Fields 57 and 58 are populated.

5.2.6 Capturing the Message Details



You can capture the following details here:

5.2.6.1 Specifying Original Message Details

Name

This indicates the message name of the original instruction for which a new instruction is received. This is a display only field.

Reference Number

This indicates the message identification of the original instruction for which a new instruction is received. This is a display only field.

Amount

The system displays the new instructions received for the original amount.

Original Settlement Currency

This indicates the settlement amount and currency of the original instruction. This is a display only field.

Source Reference

This indicates the source reference number of the original instruction for which reject/refund is received. This is a display only field.

Settlement Date

This indicates the settlement date of the original instruction. This is a display only field.

Original Payment Info ID

Specify the unique identification, as assigned by the original sending party, to unambiguously identify the payment information group. This field maps to field Payment Info ID of Common Payment Gateway.

5.2.6.2 Specifying Incoming Message Details

File Reference Number

Specify the reference number of the file that is used in the incoming message processing.

Message Name

Specify the name of the message that is been referred in the incoming messages.

Message identification

Specify the mode to identify a message.

Message Creation Date

Specify the date on which a message was created.

Reject Reference No.

This indicates a unique reference number associated with the reject/return/refund of the contract.

Reject Originator Name

This indicates the name of the party issuing the reject/return/refund of the contract. This is a display only field and is populated from the incoming instruction.

The 'Reject originator name' and the 'Recall originator name' are limited to a length of 70 characters in the following messages-

- Customer Payment Status Report(Pain .002.001.03)
- FI to FI payment Status Report(Pacs.002.001.03)
- Customer and FI Payment Cancellation(Camt.056.001.01)
- FI to FI Negative answer to Payment Cancellation(Camt.029.001.01)

FI to FI Payment Reject(Pacs.004.001.02)Reject Originator Bank

This indicates the bank code of the party issuing the reject/return/refund of the contract. This is display only field and is populated from the incoming instruction.

Creditor Ref Party

This indicates the name of the creditor

Debtor Ref Party

This indicates the name of the debtor

5.2.6.3 Specifying Mandate Details

Sequence Type

Select the sequence type of the DD transaction as first collection or One-off. The following options are available:

- FRST – First Collection
- FNAL – Final Collection
- OOFF – One Off Transaction
- RCUR – Recurring Transaction
- Permanent – Periodically Issued Transfer
- Unique – One Time Transfer

Sign Date

This indicates the date on which the mandate was signed by the debtor. This would be defaulted based on the mandate ID selected. This is a display only field.

Amend Type

Specify the type of mandate amend that has been done. This is applicable only if 'Mandate Amend Ind' is selected as 'Yes'. This value is populated in the outgoing message of the outgoing collection transaction

Amend Indicator

Select the option to indicate if the mandate has been amended or not. The values available in the drop down are 'Yes' and 'No'. The value that you select here is populated in the outgoing message for an outgoing collection transaction.

Original Creditor Scheme

Specify the original Creditor Scheme ID if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Mandate ID

Specify the original mandate ID if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Creditor Name

Specify the original Creditor Name.

Org Debtor Account

Specify the original Debtor Account under the scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes' scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Debtor Bank

Specify the original Debtor bank BIC under the scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

5.2.6.4 Specifying Outgoing Message Details

Outgoing File Reference No

This indicates the file reference number of the incoming message. This is a display only field.

Outgoing Message Id

This is a unique message bulk reference number populated from the incoming instruction. This is a display only field.

Outgoing Message Name

This indicates the message name identifier of the outgoing message. For e.g. Pain.001.001.01.

Message Creation Date

This indicates the date and time the transaction was created. This is a display only field and is defaulted with the value in the incoming message.

5.2.6.5 Specifying Recall Message Details

Recall Message Reference

The system displays the recall message reference number.

Recall Message Name

The system displays the recall message name.

Recall File Reference Number

The system displays the recall file reference number.

Message Creation Date

The system displays the message creation date.

Status

The system displays the status of the recall request.

Note the following:

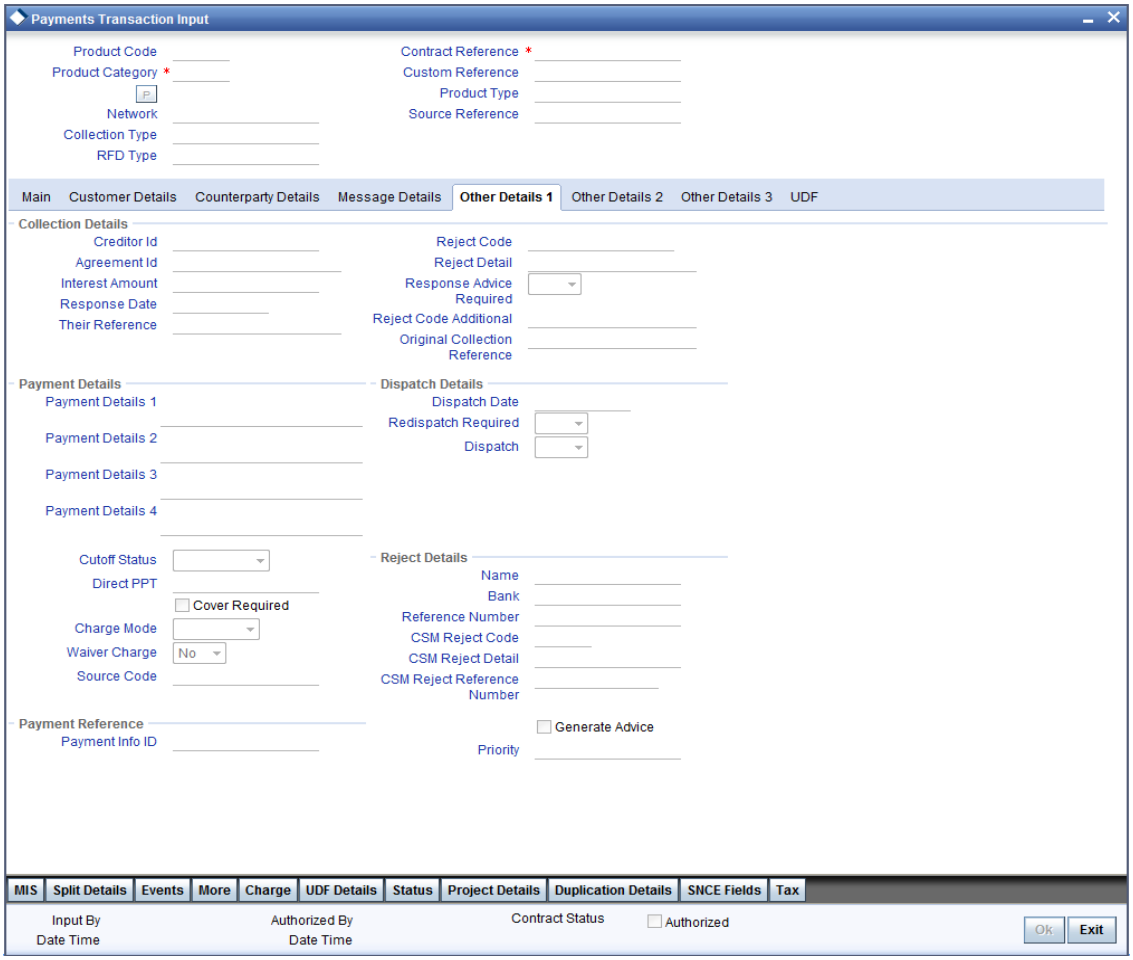
- When you generate the recall request (Camt.056) message for the contract, then the system displays the details with status as 'Sent'.
- When you receive the negative response to the recall request (Camt.029) message, then the system displays the status as 'Failed'.

If the network is SEPA then for Local Instrument Type 'CODE', the Local Instrument Value should be CORE (COR) ,B2B or COR1 for outgoing collection. If Local Instrument Value is not entered as COR/B2B for outgoing collection contract, then system displays the following error message:

'Invalid Local Instrument Value, value should be either CORE/B2B'.

When the system generates Camt.056 message, then the system displays the recall details in the Message Details tab. The system changes the recall message status to Rejected if the Camt.056 message is either rejected by SEPA or Camt.029 message is received. On receipt of Pac.004, system reverses the original contract. The system does not change the recall message status to any other status as it remains 'Sent'.

5.2.6.6 Capturing Other Details



You can capture the following details here:

5.2.6.7 Specifying Collection Details

Agreement Identification

For Collection transactions, enter the Creditor or Debtor Agreement ID as applicable

Creditor Identification

For an Incoming Collection transaction or its reject / recall, mention the Creditor ID

Their Reference

This is the reference number of the counterparty bank for collections (for instance, incoming collections). This is the reference that would be sent back when any responses are sent back to the counterparty bank.

For Payments, the system defaults the 12 character transfer reference number prefixed with 4 zeros. Their reference number is generated based on the logic below:

- Last digit of the year of the transference issue date (debit date) (1 numeric character): - A
- Transfers issue Julian date (3 numeric characters): - DDD.
- Transfer sequence number (7 numeric characters): - XXXXXXX
- Control digit (1 numeric character). The calculation is based on the 11 previous characters preceded by Ordering bank code – BKCD
- The calculation uses the module 7 algorithm. That is, the remainder of dividing the previous chain by 7. (The remainder of BKCDADDDXXXXXXX/ 7).

For collections, the system defaults the refusal ID and 10 digit sequence number.

Interest Amount

For payment transactions that have been recalled, the interest amount applicable is computed and displayed in this field.

Response Date

Specify the date beyond which an incoming collection transaction cannot be rejected. If you do not specify this, the date is picked up from the customer agreement.

Reject Code

The reject code, if any, that was specified for rejection of the transaction, is displayed here.

Reject Detail

The reject reason, if any, corresponding to the reject code is displayed here.

Reject Code Additional

This is used in case the reject code Proprietary is specified for the transaction. Either the reject code or the reject code additional has to be mandatorily specified for a transaction which has to be rejected..

Response Advice Reqd.

Indicate whether response advice needs to be sent for this collection transaction. By default, the system picks up this specification from the customer agreement

Original Collection Reference Number

If you are rejecting or recalling a collection transaction, you must specify the reference number of the original collection transaction.

5.2.6.8 Specifying Dispatch Details

Dispatch

This indicates whether the contract needs to be dispatched to clearing. 'In case of incoming transactions ending with us, dispatch is not allowed.. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Redispatch Required

Indicate if this outgoing collection transaction needs to be redispatched if rejected.

Dispatch Date

This is the date on which the transaction will be sent for dispatch. 'If you do not enter a date, system derives the date by adding the activation date to the dispatch days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

5.2.6.9 Specifying Reject Details

Name

The system displays the name of the reject originator.

Reference Number

The system displays the unique reference number for the reject

Bank

The system displays the BIC code of the bank that has rejected the request. Either the reject originator name or the reject originator bank has to be mandatorily mentioned while rejecting a transaction.

CSM Reject Code

The system displays the ISO reject code for the rejection from Clearing Settlement Mechanism.

CSM Reject Detail

The system display the CSM Reject Detail to describe the ISO reject code for the rejection from CSM.

CSM Reject Reference Number

The system displays the CSM reject reference number.

Priority

The system displays the priority order of the messages.

Auto Manual

By default, the system displays the Manual mode of rejecting the message details.

Payment Info ID

Specify the unique identification, as assigned by a sending party, to unambiguously identify the payment information group (or reversed payment information group) within the message.

This field maps to field Payment Info ID of Common Payment Gateway.

Generate Advice

You can indicate whether a customer advice needs to be generated for the contract. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

5.2.6.10 Specifying the Payment Details

Cutoff Status

This indicates if the transaction was received before the cutoff time defined for the product.

Direct Participant

This is the Direct Participant for the Counterparty BIC and is derived from the Clearing Network information maintained in the 'PC Bank Directory' screen. Only if the counterparty is an indirect participant of the network, the system displays the direct participant of the corresponding counterparty BIC. In case of counterparty being direct participant, the field is null.

Waive Charge

You can indicate that the charges in respect of the transaction computed according to the first condition set displayed in the Charge Amount field, must be waived.

Charge Mode

You can indicate whether charges applicable for the transaction are to be applied over and above the transaction amount (premium) or subtracted from the transaction amount (discount)

Cover required

The system displays the cover message preference you have maintained for the counterparty as part of the Clearing Network maintenance. The system defaults the values in Direct Participant and Cover field only if you have maintained the information for the contract. In case you have maintained the counter party bank code without a clearing network, the system defaults the values for both the above fields only after you save the contract.

Remitted Amount

The actual amount remitted for the transaction is displayed here, net of the charges.

Foreign currency amount

If the customer account is in a foreign currency, the foreign currency equivalent of the transaction amount will be displayed here. This amount is computed based on the exchange rate displayed in the exchange rate field.

Remarks

Specify any applicable remarks or narrative for the transaction.

- To view the charges applied, click 'Charge' button in the 'PC Transaction Input' screen.

5.2.7 Specifying Other Contract Details

Auto Manual Flag

This option indicates whether the transaction has been uploaded automatically or by a user. This will default to 'Manual' for all transactions input from the contract online function.

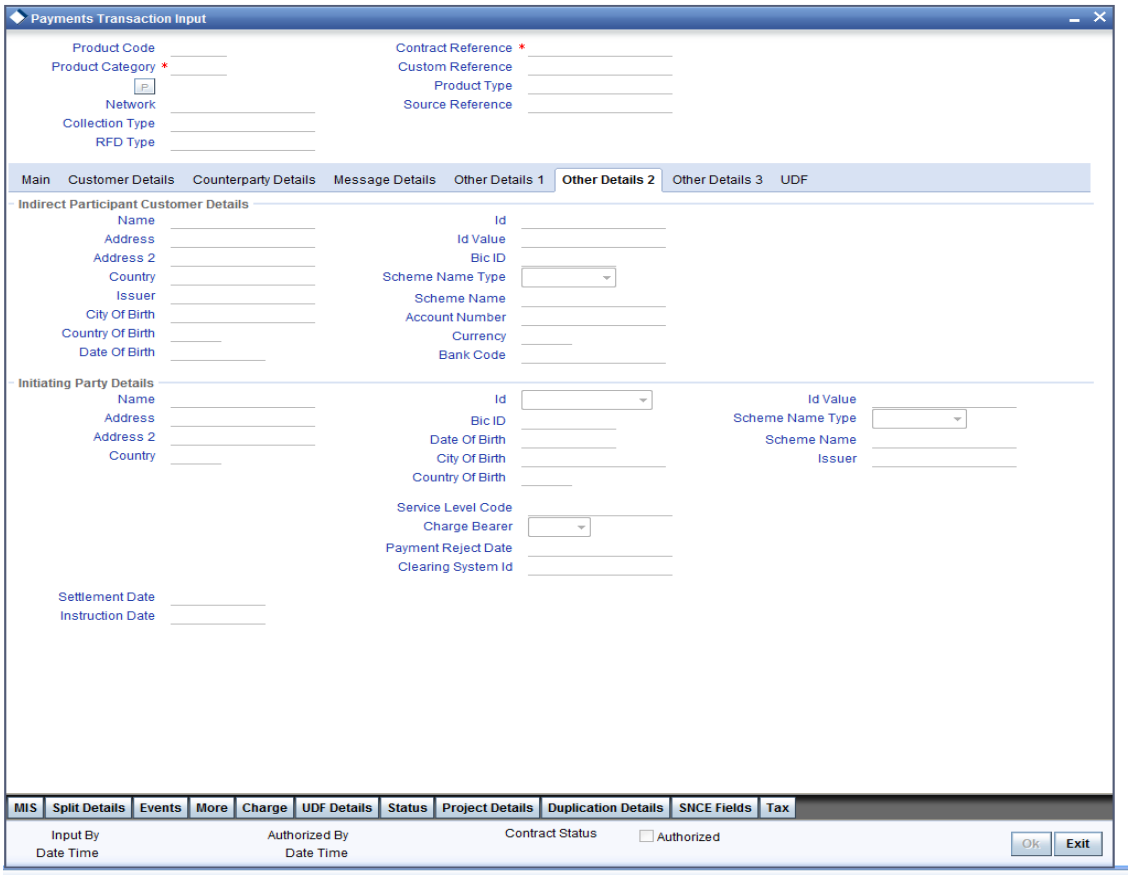
Processing Priority

This indicates the priority assigned to the contract in the processing queue. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Service Level Code

Priority, which is a user defined field, set at the product category level is defaulted in this screen.

5.2.7.1 Capturing Other Details



You can capture the following details here:

5.2.7.2 Specifying the Indirect Participant Customer Details

Name

Specify the name of the customer participating in the indirect transaction.

Address1 and 2

Specify the address of the customer participating in the indirect transaction.

Country

Specify the country of the customer participating in the indirect transaction.

Identification Type

Specify the identification type of the customer from the option list. This is optional. It is mandatory only if the Customer Identification is specified.

Identification ID Type

Specify the identification type of the customer participating in the indirect transaction.

Other Identification Type

Specify the type of the other identification for the customer. This is mandatory for other identification details under Private identification details.

Other Identification Value

Specify the identification value of other identification specified for the indirect participant customer.

Identification Value

Specify the identification value for the customer for the given identification type. This is optional. It is mandatory only if the customer identification type is specified.

Issuer

Specify the Identification Issuer of the customer. This is an optional field. This is applicable for Organization identification as Proprietary Identification or Private Identification.

City of Birth

Specify the city of birth of the Customer. This will be enabled and is mandatory for identification type as Date and place of birth.

Country of Birth

Select the country of birth of the Customer. This will be enabled and is mandatory for identification type as Date and place of birth. Country - Specify the address country code of the customer from the option list. This is optional.

Account Number

Specify the account number of the customer participating in the indirect transaction.

Currency

Specify the currency that is used in an indirect transaction

Bank Code

Specify the Bank code of the bank that has participated in a transaction.

Province of Birth

Specify the province of birth of the indirect participant bank's customer.

5.2.7.3 Initiating Party Details

Name

Specify the name of the initiating party. This is an optional field.

Address Line 1

Specify the address line1 of the initiating party. This is an optional field.

Address Line 2

Specify the address line 2 of the initiating party. This is an optional field.

Country

Select the country of the initiating party from the option list. This is a mandatory field if the address details are specified.

Issuer

Specify the Identification Issuer of the initiating party. This is an optional field. This is applicable for Organization identification as Proprietary Identification or Private Identification.

City of Birth

Specify the city of birth of the Initiating party. This will be enabled and is mandatory for identification type as Date and place of birth.

Initiating Party Identification

Select the unique way of identifying the initiating party from the drop-down list. The following are the options available:

- Organization Identification
- Private Identification

Country of Birth

Select the country of birth of the Initiating Party from the option list. This will be enabled and is mandatory for identification type as Date and place of birth.

InitiatingParty BIC ID

Specify the Bank Identification Code of the Initiating Party.

InitiatingParty SchemeNameType

Specify the Identification Scheme Type of the Initiating party.

The valid values are:

C - Code

P – Proprietary.

InitiatingParty SchemeName

If SchemeName type is C then select the SchemeName from the values mentioned in the LOV depending on Organization Identification or Private Identification.

If SchemeName type is P then enter the SchemeName your own which can contain free format text and should of length 35.

InitiatingParty Date of Birth

Specify the Date Of Birth of the Initiating party.

Other Identification Value

Specify the identification value of other identification specified for the initiating party

Identification Value

Specify the identification value for the initiating party for the given identification type. This is optional. It is mandatory only if the Initiating party identification type is specified.

Province of Birth

Specify the province of birth of the initiating party

5.2.7.4 Specifying the Reference Party details

Instruction Date

This indicates the requested execution date of the SCT transaction and Collection due date of an SDD transaction. This is a display only field.

Settlement Date

Specify the inter bank settlement date of the incoming instruction.

Service Level Code

This code indicates the identification of a pre-agreed level of service between the parties. This value is received from the incoming SEPA instruction and you are not allowed to change this. For manually input transaction this will be defaulted from the Product Maintenance.

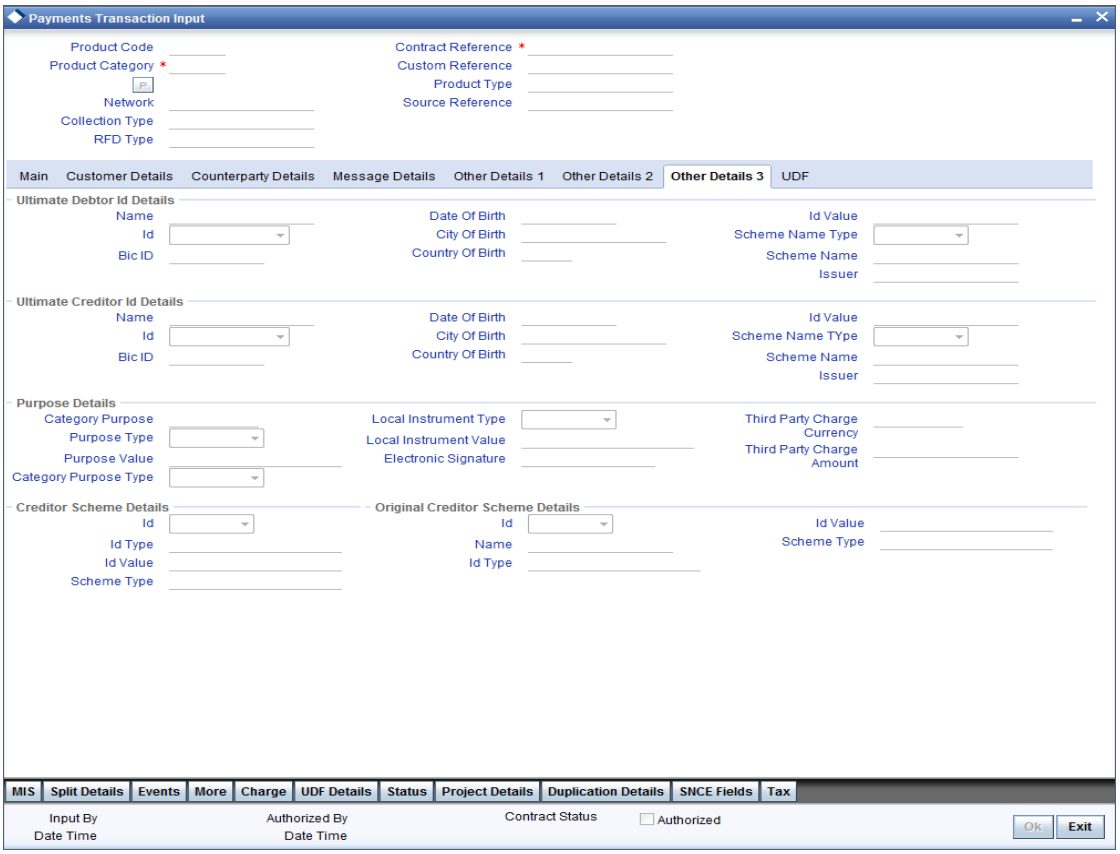
Charge Bearer

This indicates which party will bear the charges associated with the payment. This value is received from the incoming SEPA instruction and you are not allowed to change this. For manually input transaction this will be defaulted from the Product Maintenance.

Payment Reject date

The system displays the date on which a payment is rejected.

5.2.8 Specifying Other Details



You can capture the following details related to SEPA transaction here:

5.2.8.1 Maintaining Ultimate Debtor Identification Details

Identification

Select the identification code of the ultimate debtor from the drop-down list. Following are the options available in the drop-down list:

- Organization Identification
- Private Identification

Identification Value

Specify the identification value of the ultimate debtor.

.

Issuer

Specify the other identification type issuer of ultimate debtor.

City of Birth

Specify the city of birth of ultimate debtor.

Country of Birth

Specify the country of birth of ultimate debtor.

Province of Birth

Specify the province of birth of the ultimate debtor

Ultimate Debtor Name

Specify the Name of the Beneficiary Reference Party.

The field can contain any free format text of length 70.

Ultimate Debtor BIC ID

Specify the Bank Identification Code for the Ultimate Debitor.

Bic ID is only applicable for Organizational identification details.

Ultimate Debtor SchemeNameType

Specify the Identification Scheme Type of the Ultimate Creditor.

The valid values are:

C - Code

P – Proprietary.

Ultimate Debtor SchemeName

If SchemeName type is C then select the SchemeName from the values mentioned in the LOV depending on Organization Identification or Private Identification.

If SchemeName type is P then enter the SchemeName your own which can contain free format text and should of length 35.

Ultimate Debtor Date of Birth

Specify the Date Of Birth of the Ultimate Creditor.

Input the Date of Birth is only for Private identification.

5.2.8.2 Maintaining Ultimate Creditor Identification Details

Identification

Select the identification code of the ultimate creditor from the drop-down list. Following are the options available in the drop-down list:

- Organization Identification
- Private Identification

Identification Value

Specify the identification value of the ultimate creditor.

.

Issuer

Specify the other identification type issuer of ultimate creditor.

City of Birth

Specify the city of birth of ultimate creditor.

Country of Birth

Specify the country of birth of ultimate creditor.

Province of Birth

Specify the province of birth of the ultimate creditor.

Ultimate Creditor Name

Specify the Name of the Beneficiary Reference Party.

The field can contain any free format text of length 70.

Ultimate Creditor BIC ID

Specify the Bank Identification Code for the Ultimate Creditor.

Bic ID is only applicable for Organizational identification details.

Ultimate Creditor SchemeNameType SchemeNameType

Specify the Identification Scheme Type of the Ultimate Creditor.

The valid values are:

C - Code

P – Proprietary.

Ultimate Creditor SchemeName

If SchemeName type is C then select the SchemeName from the values mentioned in the LOV depending on Organization Identification or Private Identification.

If SchemeName type is P then enter the SchemeName your own which can contain free format text and should of length 35.

Ultimate Creditor Date of Birth

Specify the Date Of Birth of the Ultimate Creditor.

Input the Date of Birth is only for Private identification.

5.2.8.3 Maintaining Purpose Details

Category Purpose

Specify the category purpose of the credit transfer from the option list.

Purpose Type

Select the purpose type of the credit transfer from the drop-down list. Following are the options available in the drop-down list:

- Proprietary
- Code

Purpose Value

Specify the purpose value of the credit transfer.

Category Purpose Type

Select the category purpose type from the drop-down list. Following are the options available in the drop-down list:

- Proprietary
- Code

Local Instrument Type

Select the local instrument type from the drop-down list. Following are the options available in the drop-down list:

- Proprietary
- Code

The value for the field is defaulted as ‘CODE’. The field is enabled if the ‘product type ‘is ‘Outgoing Collection’.

Note the following:

- If the ‘Collection Scheme type’ is maintained at product level, then system validates ‘local instrument value’ to ‘Collection Scheme Type’ value maintained at product level and ‘local instrument type’ as ‘Code’.
- If the ‘Collection Scheme type’ is not maintained at product level, then System will not validate on ‘local Instrument value’ and ‘Local instrument type’.
- If ‘product type’ is ‘Incoming Collection’,STP rule and Setup are done in such a way that value of ‘Local Instrument value’ is considered in addition to the existing parameters to resolve in to the product with collection scheme type as ‘COR1,CORE and B2B’.
- A new static data for the ISO Code ‘FF05’ with description as ‘Invalid Local Instrument Code’ will be released.
- A new static data for an error code ‘PC-SVV-09K’ will be released and used if Debtor mandate not found for shorter time cycle transactions.
- A new static data for an error code ‘PC-SVV-09L’ will be released and used if Creditor mandate not found for shorter time cycle transactions.
- During incoming Collection Processing, System checks for the Debtor Mandate created for shorter time cycle transactions (COR1), if it is not found then it raises an error (FF05).
- The error code ‘PC-SVV-09K’ is mapped with ISO Code ‘FF05’ in ‘Payments & Collections Auto Reject Mapping Maintenance’ screen (PCDERRCD) in order to reject the Incoming Collection Transaction automatically when debtor mandate not found. If auto reject mapping is not configured then incoming collection transaction will be moved into Transaction Repair (TR) queue.
- During Outgoing Collection Processing, System checks for the creditor mandate created for shorter time cycle transactions. If it is not found then it will display an error (PC-SVV-09L) and saves the transaction.

Local Instrument Value

The value for the field is defaulted from the ‘collection scheme type ‘field, maintained at product level. You can modify this value. The field is enabled if the ‘product type ‘is ‘Outgoing Collection’.

- The Local Instrument Value defaulted or entered for the transaction should be same as the Collection Scheme Type of the outgoing collection Product. Validation would be added for the same.
- Static data for error code ‘PC-SVV-09N’ would be available and used when Local Instrument Value and Collection Scheme Type doesn’t matches.
- If Local Instrument Value is not specified for outgoing collection, the collection scheme type specified at the product would be defaulted with Local Instrument Type as ‘Code’.
- If ‘Collection Scheme Type’ is not maintained at product level then system will not validate on ‘Local Instrument Value’ and ‘Local Instrument Type’.
- Validation will be done such that for the Collection Scheme type ‘B2B’, the selected customer should not be of type ‘Individual’.
- During processing, if Local Instrument Value is ‘B2B’ and if Creditor’s account is individual customer’s account then system will raise an error ‘PC-SVV-09M’.
- In case the creditor account is Joint account then the customer type of the main customer only will be checked. Customer types of the joint customers will not be checked.

Electronic Signature

Specify the electronic signature of the debtor.

Compensation Currency

Specify the currency of the compensation amount that the debtor bank has to receive from the option list.

It should always be Euro (EUR)

Compensation Amount

Specify the amount that the debtor bank has to receive from the creditor bank.

It should always be Euro (EUR)

5.2.8.4 Maintaining Creditor Scheme Details

Scheme Identification

Select the scheme identification code of the creditor from the drop-down list. Following are the options available in the drop-down list:

- Private Identification

Scheme Identification Type

Specify the scheme identification type of the creditor from the option list.

Scheme Identification Value

Specify the scheme identification value of the creditor.

Scheme Type

Specify the scheme type of the creditor.

5.2.8.5 Maintaining Original Creditor Scheme Details

Scheme Identification

Select the scheme identification code of the original creditor from the drop-down list. Following are the options available in the drop-down list:

- Private Identification
- Organization ID

Creditor Name

Specify the name of the original creditor.

Scheme Identification Type

Specify the scheme identification type of the original creditor from the option list.

Scheme Identification Value

Specify the scheme identification value of the original creditor.

Scheme Type

Specify the scheme type of the original creditor.

5.2.9 Specifying Counterparty Details

Customer Identification

Select the unique way of identifying the customer from the drop-down list. The following are the options available:

- Organization Identification
- Private Identification

Counterparty Identification

Select the unique way of identifying the counterparty from the drop-down list. The following are the options available:

- Organization Identification
- Private Identification

5.2.9.1 Indicating the Identification details

Counterparties Identification Type

Select the identification type of the counterparty from the option list. This is optional. It is mandatory only if the Counterparty Identification is specified.

Counterparty Identification Value

Specify the identification value for the counterparty for the given identification type. This is optional. It is mandatory only if the customer identification type is specified.

Counterparties Identification Issuer

Specify the Identification Issuer of the counterparty. This is an optional field. This is applicable for Organization identification as Proprietary Identification or Private Identification.

Counterparty Other Idn Type

Specify the type of the other identification for the counterparty. This is mandatory for other identification details under Private identification details.

Counterparty Account currency

Specify the account currency of the counterparty account. This is optional. The account currency will be defaulted on selection of the counterparty account number. However you can modify this.

Counterparty Country

Select the address country code of the Counterparty.

Counterparty City of Birth

Select the city of birth of the Counterparty. This will be enabled and is mandatory for identification type as Date and place of birth.

Counterparty Country of Birth

Specify the country of birth of the Counterparty. This will be enabled and is mandatory for identification type as Date and place of birth.

5.2.9.2 Specifying Indirect Participation

Indirect participant Customer Name

This indicates the customer name of customer serviced at the indirect participants.

Indirect participant Customer Address Line 1

This indicates the customer address Line 1 of customer serviced at the indirect participants.

Indirect participant Customer Address Line 2

This indicates the customer address Line 2 of customer serviced at the indirect participants.

Indirect participant Country

This indicates the address country code of the customer serviced at the indirect participants.

Indirect participant Customer Idn ID type

This indicates the unique way of identifying the customer serviced at the indirect participant from the drop-down list.

Indirect participant Idn Value

This indicates the identification value for the identification type selected for the customer serviced at the indirect participant.

Indirect participant Identification Issuer

This indicates the issuer of the identification of customer serviced at the indirect participants.

Indirect participant Customer City of Birth

This indicates the city of birth of the customer serviced at the indirect participant. This is applicable for private identification as date and place of birth.

Indirect participant Customer Country of Birth

This indicates the country of birth of the customer serviced at the indirect participant. This is applicable for private identification as date and place of birth.

Indirect participant Customer Bank Code

This indicates the bank code of the indirect participant.

Indirect participant Customer Account Number

This indicates the customer account number serviced at the indirect participant. It can be the debtor account number of outgoing payments or the creditor account number of incoming payments of indirect participants. It can also be the creditor account number of outgoing collections or the debtor account number of incoming collections of indirect participants.

This is applicable only for transactions received from the indirect participants.

Indirect participant Customer Account Currency

This indicates the customer account currency of accounts serviced at indirect participants. It can be the debtor account currency of outgoing payments or the creditor account currency of incoming payments of indirect participants. It can also be the creditor account currency of outgoing collections or the debtor account currency of incoming collections of indirect participants.

This is applicable only for transactions received from the indirect participants.

IndirectParticipant BIC ID

Specify the Bank Identification Code for the IndirectParticipant.

Bic ID is only applicable for Organizational identification details.

IndirectParticipant SchemeNameType

Select the Identification Scheme Type of the IndirecParticipant from the drop down list.

The valid values are:

C - Code

P – Proprietary.

IndirectParticipant SchemeName

If SchemeName type is C then select the SchemeName from the values mentioned in the LOV depending on Organization Identification or Private Identification.

If SchemeName type is P then enter the SchemeName your own.

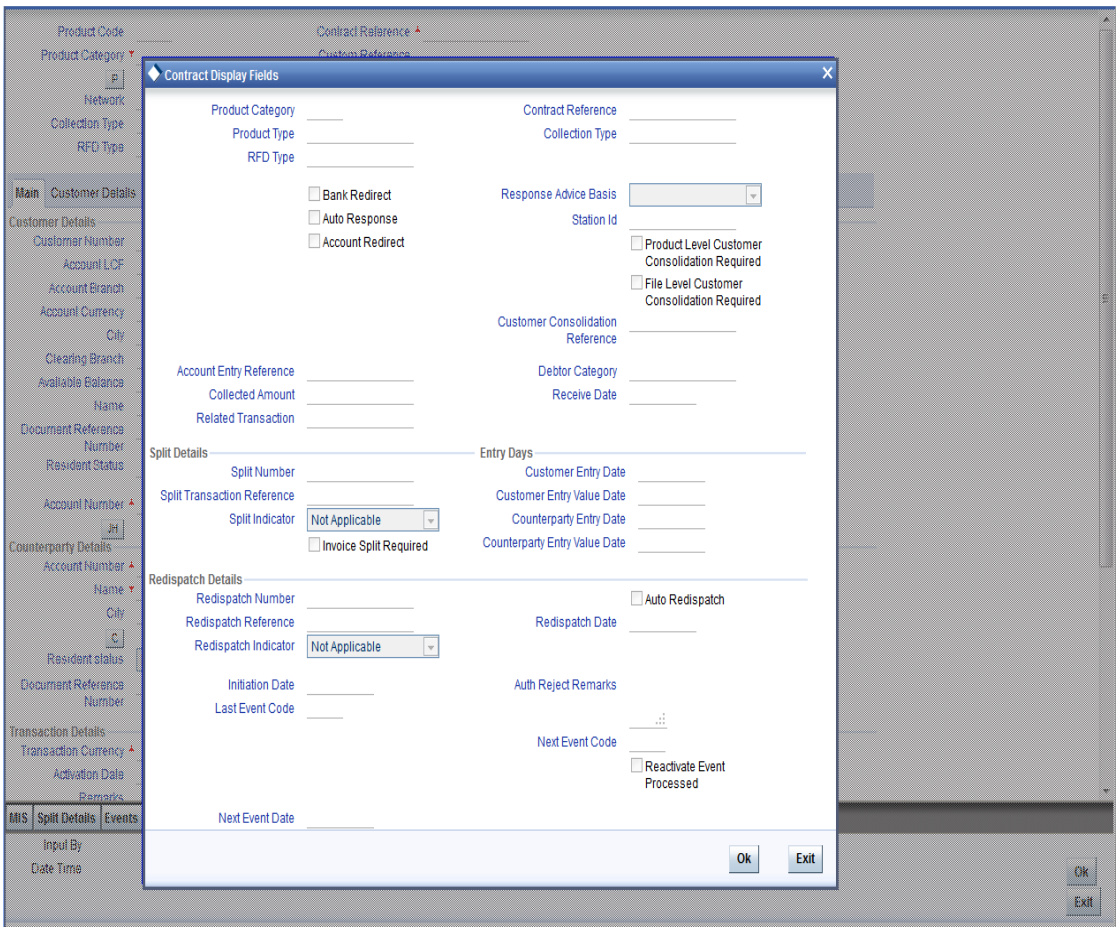
IndirectParticipant Date of Birth

Specify the Date Of Birth of the IndirectParticipant.

Input the Date of Birth is only for Private identification.

The Contract Display Details Screen

Click the ‘More’ button in the ‘PC Transaction Input’ screen to invoke the ‘Contract Display Fields’ screen.



Bank Redirect

Specify whether the transaction must be redirected from the customer or counterparty bank to any other bank.

Auto-Response

Indicate if a system generated response is required for the collection transaction. By default, the system picks up this specification from the customer agreement.

Account Redirect

Specify whether the transaction must be redirected from the customer or counterparty account to any other account to Oracle FLEXCUBE.

Response Advice Basis

Specify whether the response advice for the collection transaction is to be generated on the event date or the response date. By default, the system picks up this specification from the customer agreement

Station Identification

The customer station of the transaction is displayed here.

File Level Customer Consolidation

System updates this flag as checked, if the field “File Level Customer Consolidation Required” at CPG browser screen is selected as ‘Yes’

This field indicates if the customer leg entries should be consolidated for all the transactions in the file. If this is selected, then system will consolidate the transaction amount for a file and a single debit entry will be posted to customer.

Product Level Customer Consolidation Required

Differentiates between the functionality of Customer consolidation at product level and Customer Consolidation at file level.

Customer Consolidation Reference

If you select “Product Level Customer Consolidation Required” at Customer Agreement Maintenance level, then for the contracts booked though upload would populate the Payment Info ID to the Consolidation Reference number and for the Contracts booked manually, an error would be populated if the Customer Consolidation Reference is not input.

If you select “File Level Customer Consolidation Required” during File upload, the File reference number generated for a File will be defaulted to “Customer Consolidation Reference”.

Consol Required

This indicates if the customer leg of the transaction needs to be consolidated. In case the customer account is in a foreign currency, you cannot opt for consolidation.

Split Consolidation Reference Number

If a reference is provided by the customer for the consolidation of the customer leg, you must capture the same.

Accounts Entry Reference

The reference number used to pass accounting entry in case the contract has been marked for consolidation is displayed.

Collected Amount

For request for debit transactions involving partial payment, the amount collected up to the current date is displayed here.

Related Reference

This is populated for internal (book dispatch) transactions. The reference number of the outgoing leg of an internal transaction is displayed.

Debtor Category

Specify the debtor category to which the debtor of the transaction belongs. If you do not specify this, the system will use a default value from the customer maintenance (for incoming collections) or creditor DD agreement (for outgoing collections)

Receive Date

This is the date on which the incoming transaction was received by the system.

Source Reference

The reference number generated by the source of the transaction is displayed here.

For incoming payments resulting from rejects of outgoing transfers, this field is enabled, and you must enter the Contract Reference Number of the original Outgoing Payment. You must also ensure that the customer account involved in the original transaction is the same.

5.2.9.3 Specifying the Entry Days Details

Customer Entry Date

This indicates the date on which the customer account will be debited for outgoing transfers and credited for incoming transfers. If you do not input a date here, it will be derived from the activation date by adding the working days to the value of customer entry days specified for the product. The values will be used based on the cutoff status of the transaction.

Customer Entry Value Date

This indicates the value date of the debit entry for outgoing transfers and credit entry for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of customer entry value days specified for the product. The values will be used based on the cutoff status of the transaction.

Counterparty Entry Date

This indicates the date on which the counterparty account will be credited for outgoing transfers and debited for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of counterparty entry days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

Counterparty Entry Value Date

This indicates the value date of the credit entry for outgoing transfers and debit entry for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of counterparty entry value days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

5.2.10 Specifying the Split Details

Split Number

If a collection transaction needs to be split into multiple contracts, specify the number of contracts into which the parent transaction is being split.

Split Parent Reference Number

Specify the reference number of the parent collection transaction, which is being split into multiple contracts.

Split Indicator

This indicates whether the collection transaction has been split into multiple contracts. If it has not been split, this field indicates ‘Not Applicable’. If the transaction has been split, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Invoice Split Required

Indicate if the collection transaction needs to be split into multiple transactions if the transaction amount exceeds the maximum amount specified in the debtor DD agreement.

5.2.10.1 Specifying the Redispatch Details

Redispatch Number

Specify the redispatch count for the parent transaction which is being redispatched.

Redispatch Parent Reference Number

For collection transactions, specify the reference number of the parent transaction that is being redispatched.

Redispatch Indicator

This indicates whether the collection transaction has been redispatched. If it has not been redispatched, this field indicates 'Not Applicable'. If the transaction has been redispatched, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Initiation Date

The date and time when the transaction was received through the Electronic Banking System is displayed.

Auto Redispatch

Indicate if this outgoing collection transaction needs to be redispatched automatically if rejected.

Redispatch Date

Specify the date of redispatch of the parent transaction

Authorization Reject Remarks

The remarks, if any, that were specified for rejection of the transaction, are displayed here.Incoming Message Details

File Ref No

This indicates the file reference number of the incoming instruction. This is a display only field.

Message Identification

This is a unique message bulk reference number populated from the incoming instruction. This is a display only field.

Message Name

This indicates the message name identifier of the incoming message. For e.g. Pain.001.001.01.This is a display only field and is populated from the incoming instruction.

Msg Creation Date

This indicates the date and time the transaction was created. This is a display only field and is defaulted with the value in the incoming instruction.

Instructing Bank

This indicates the sender bank of the incoming instruction. This is a display only field.

Instructed Bank

This indicates the receiver bank of the incoming instruction. This is a display only field.

Settlement Method

This indicates the settlement method used to settle the incoming transaction. This is a display only field.

While you are processing a transaction you have the option of retrieving details based on Product Category, Counterparty bank and Account combination by clicking the History button.

Reactivate Event Processed

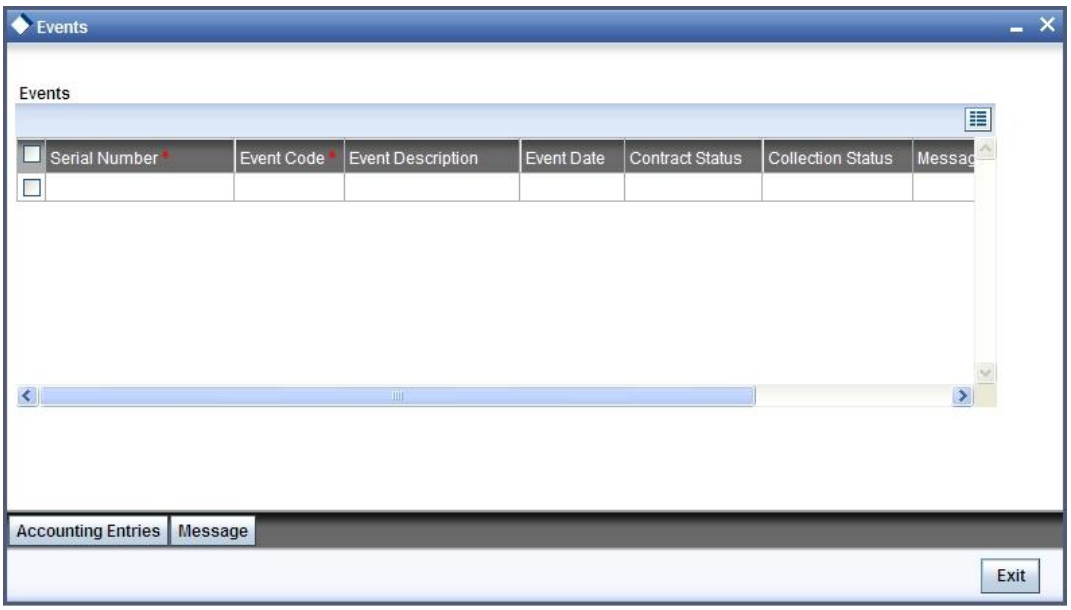
This is a display field that indicates that the contract is re-activated on rejection of rejection process.

5.2.11 Specifying the MIS Details

The MIS details for the contract can be captured through the MIS screen. Click the 'MIS' button from the PC Transaction Input screen to invoke the 'Transaction MIS Details' screen. If you do not specify MIS details for a transaction, it acquires the MIS specifications made for the product under which it is processed.

5.2.12 Viewing Event Details

All events, overrides, and accounting entries triggered by the user who processes the transaction during its lifecycle are logged in the 'PC Contract View Events' screen, which you can invoke by clicking 'Events' button in the 'PC Transaction Input' screen.



The following details are displayed:

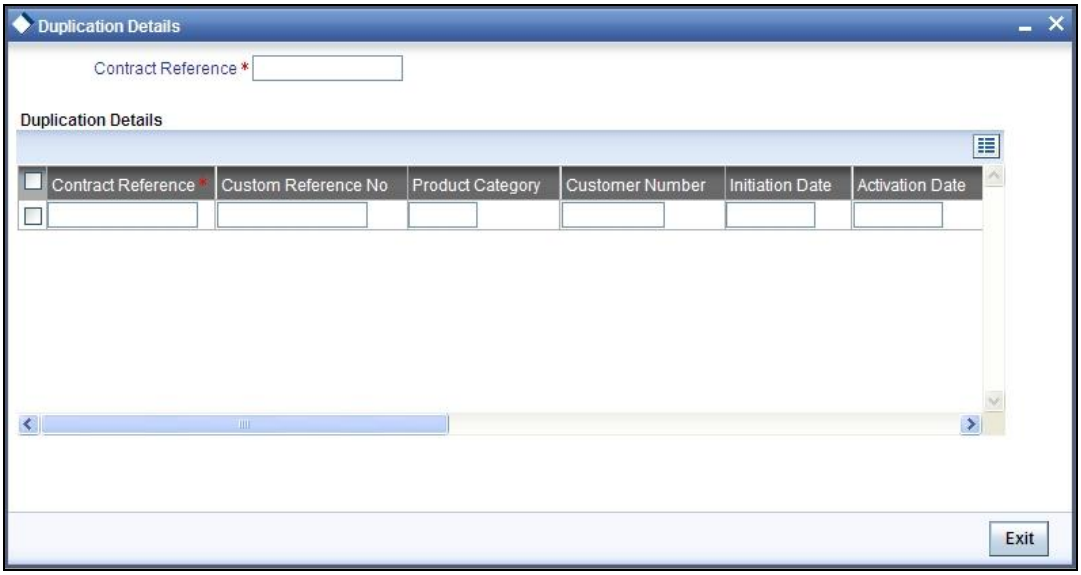
- Event Details – This provides all the user-initiated events during the life cycle of the contract.
- Accounting Details - This provides all a list of the accounting entries passed by the system for the contract. Click 'Accounting Entries' button in the 'PC Contract 'View Events' screen to view these details.
- Override Details – Here you can view the overrides provided for the transaction during its life cycle.
- Message Details - Click 'Message' in the 'PC Contract View Events' screen to view the messages (advices) generated against each event.

5.2.13 Viewing Duplication details

The system checks for duplicate transactions while booking contracts based on the number of days for duplicate check maintained at the 'Branch Parameters Maintenance' screen and the duplication preferences set at the product category level. The system displays the duplicate contract reference number if there is a single match else it displays the following override message;

'Duplicate Contracts recognized based on the product category preference'

You can view all the duplicate contracts in the 'Duplication Details' screen. Click 'Duplication Details' button in the 'PC Transaction Input' screen to invoke this screen.



Here you can view the following details:

- Contract reference no
- Custom Reference no
- Source Ref no
- Product Cat
- Customer Acc No
- Counterparty Acc No
- Counterparty Bank Code
- Counterparty Name
- Txn Ccy

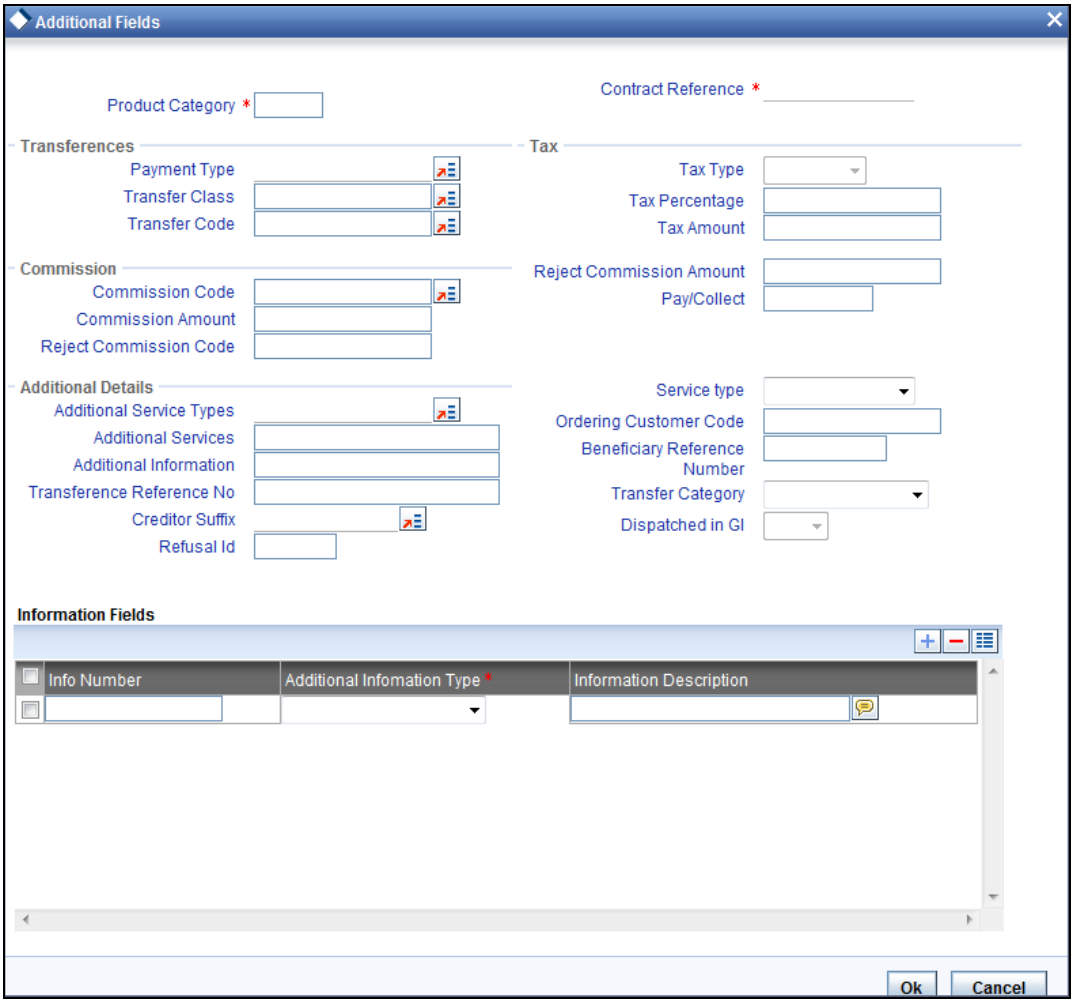
- Txn Amt
- Activation Date
- Payment Details

Duplication check is done based on the following criteria:

- Number of duplication days that is maintained at the ‘Branch Parameters Maintenance’ screen.
- Duplication recognition that is selected at the ‘Payments and Collection Product Category Maintenance’ screen,
- The duplication details are persistent and can be viewed by the authorizer too.
- If duplication details are not maintained at branch level for Payments and Collections, no duplicate checks will be carried out.

5.3 Specifying Additional Field Details

You can maintain the additional fields details in the Additional Fields screen. Click Additional Details in the Payments and Collections screen to invoke this screen.



Product Category

System defaults the product category here.

Contract Reference

System defaults the contract reference number.

Transfers

Payment Type

Select the Payment type from the adjoining option list.

Transfer Class

Select the transfer class from the adjoining option list. The system validates transfer class against charge bearer Our Bank, Beneficiary or Shared.

Transfer Code

Select the transfer code from the adjoining option list.

Note the following:

- The option list displays the transfer code based on the payment type, resident status of the customer and counterparty.
- While processing the system validates transfer code for the transaction amount.
- On rejecting the payment contract, system updates the payment type and transfer code based on original contract Payment Type, Resident Status of Customer, Counterparty and Transaction Amount.

Tax

Tax Type

System defaults the tax type for the selected contract from the product level.

Tax Percentage

System defaults the tax percentage for the selected contract from the product level..

Tax Amount
System defaults the actual tax amount. You can modify the value if Tax Basis is selected as 'Flat Amount' at product level. If Tax Basis is 'Rate', then computed amount cannot be modified.

Additional Details

Additional Service Types

Select the additional services type from the adjoining drop down list. The options are:

- No additional services
- With additional services for the beneficiary entity.
- With additional information for the beneficiary.
- With both additional services and information.

Additional Services

Specify the additional services data. It is mandatory if 'With additional services for the beneficiary entity or 'With both additional services and information' is selected

Additional Information

Specify the additional information data. It is mandatory if 'With additional information or 'With both additional services and information' is selected.

Refusal ID

Specify the Refusal ID

Ordering Customer Code

Specify the customer code for ordering for payments.

The system displays the ordering customer code for collections on save.

For residents, NIF of the customer and suffix will be the ordering customer code.

For Non residents, the ordering customer code format will be YEEEENNNL, Y being a letter, E being the acquiring entity, N for numbers between 001 and 999 and L being control character.

Creditor Suffix

Select the creditor suffix from the adjoining option list.

Direct Debit Reference

Specify the direct debit reference number.

Commission

Commission Code

Select the commission code from the adjoining option list.

During contract creation system validate commission code and amount based on following combinations

- Product type
- Transfer type
- Charge bearer
- Account length
- RFD

During STP processing of collection contract with account length less than 20 and respective commission code, system post the transactions to the transaction repair queue and on modification of the contract with valid account system log the discrepancy on commission code into log table.Commission Amount

System defaults the commission amount maintained for the selected commission code,

For commission code with fixed amount as mandatory, you cannot enter the amount if maintenance is not present. For the other commission codes you can enter the amount even if the maintenance is not available.

For RFD commission codes you can specify the amount if the maintenance is not present. If maintained, amount will be defaulted and you can modify the defaulted amount.

Reject Commission Code

System displays the reject commission code during reject process of the transaction. You cannot modify the value.

If the transaction is rejected within 5 working days then applicable commission code are 46 and 56, if transaction is rejected between 6th working day and 58 calendar days then commission code are 48

Reject Commission Amount

System defaults the reject commission amount maintained for the selected reject commission code

Pay/Collect

System displays whether the commission is pay or collect on selection of Commission code.You cannot modify it.

Service Types

Service Type

System defaults the service type from product level. However you can edit it. The available options are:

- Procedure 1
- Procedure 2
- Procedure 4

Note the following:

If the service type is mentioned as “Procedure 4” in product as well as in the agreement level, then whenever PC transactions (incoming & outgoing) takes place the following conditions will be validated,

- The customer has to be same in both credit and debit accounts (validated by Document Reference Number - NIF) in case of “Funds” DD, else system will reject the transaction with reject code 9. (code 9: No coincidence between order customer NIF and the creditor account’s holder).
- If the total amount allowed per month, per customer is 3000 EUR (as maintained at Bank parameters) and If the transaction amount exceeds 3000 EUR then system will reject the transaction with reject code 8. (Code 8: More than one contribution a month).

Customer entry value date will be considered for the calculation of month period for the total amount allowed per month validation,

In case of incoming transactions, if the transaction fails due to above validations then the particular transaction will be rejected.

Ordering Customer Code

Specify the ordering customer code for storing customer code (NIF/NIE/CIF) for payment transaction. Ordering Customer Code is mandatory for all the transferences categories.

Beneficiary Reference Number

Specify the beneficiary reference number for the transferences category. It is mandatory for the transference codes 21, 31, 50 and 51.

Counterparty Correspondent Bank

Specify the direct participant bank code of the counterparty bank.

Counterparty IBAN

Specify the IBAN of the counterparty customer.

Transferences Category

Select the transferences category from the adjoining drop-down list. The options available are:

- Transferences
- Transfer Order

- Pension Transfer
- Funds Transfer

Validating Transfer code

- For the transfer codes 41, 42, 48 and 49 with transfer class 0, the applicable charge bearer is SHA.
- For the transfer codes 47 and 48 with transfer class 3, the applicable charge bearer is SHA.
- For the transfer codes 47 with transfer class 1, the applicable charge bearer is SHA.
- Additional Services and Additional Information is mandatory for the transfer codes 41, 42, 48 and 49.

Below are the applicable transfer classes for the non-resident transfer codes.

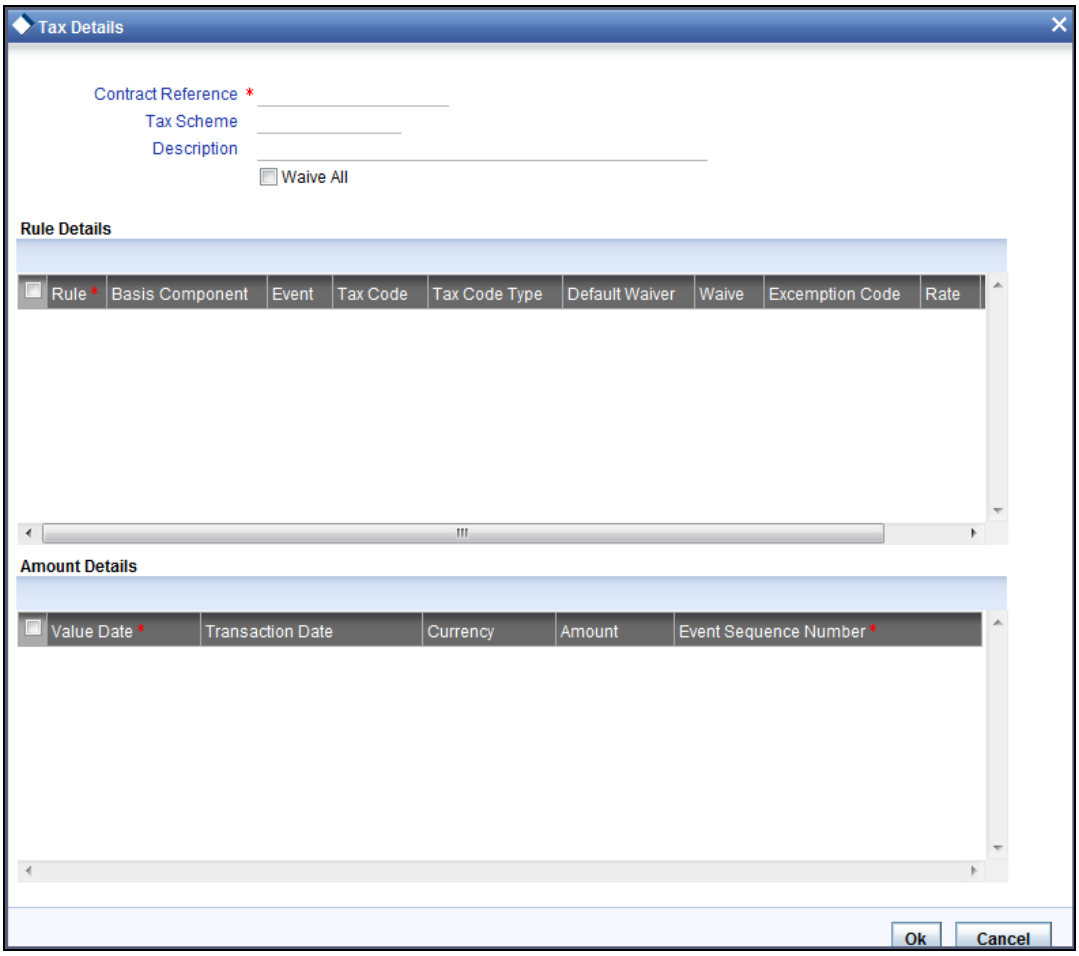
- For transfer class '1', the applicable transfer codes are '19'. '29', '39', '47', '48',
- '49' and '69'
- For transfer class '2', the applicable transfer codes are '19'. '29', '39', '48', '49' and '69'
- For transfer class '3', the applicable transfer codes are '19'. '29', '39', '47', '48' and '69'
- For transfer class '0', the applicable for all transfer codes except '47'.
- All the Resident Transfer codes will be mapped to Transfer class '0'.

The transfer code is validated with resident status of customer and the transfer class.

- The transfer code in the PC transaction screen is fetched with details of resident status of customer, resident status of counter party, transfer type and transfer code.
- For the transaction which is captured from STP process, the transfer code is validated with the values of resident status of customer, resident status of counter party, transfer type and transfer code.

5.4 Specifying Tax Details

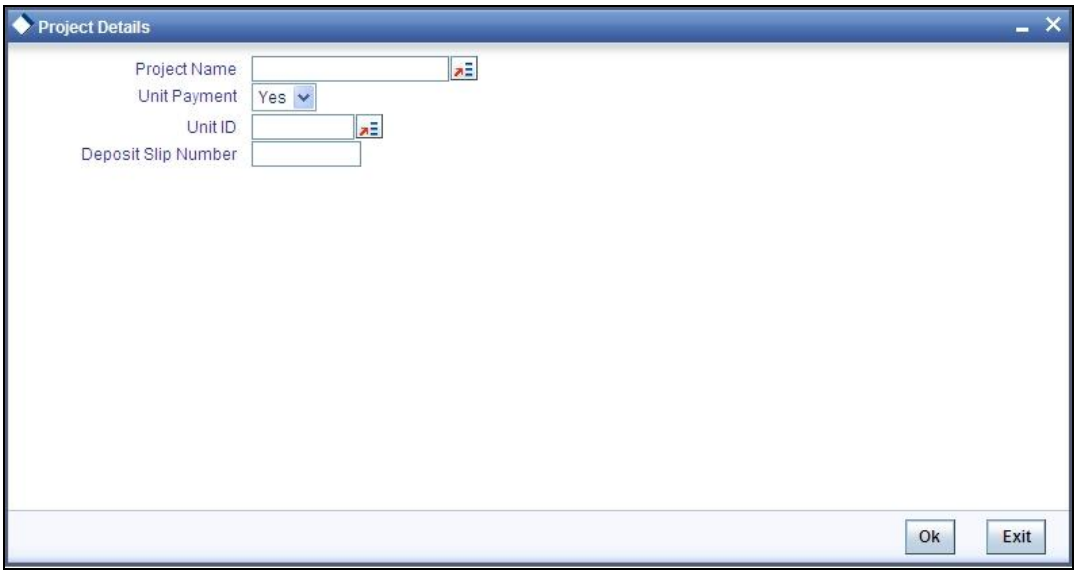
Click the 'Tax' button in the 'Payments & Collections Transaction Input' screen and invoke the 'Tax Details' screen.



Refer the Tax User Manual under Modularity for further details on tax processing on contract level.

5.5 Specifying Project Details

Click the ‘Project Details’ button in the ‘Payments & Collections Transaction Input’ screen and invoke the ‘Project Details’ screen. You will have to capture project details in this screen only if the credit account is a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

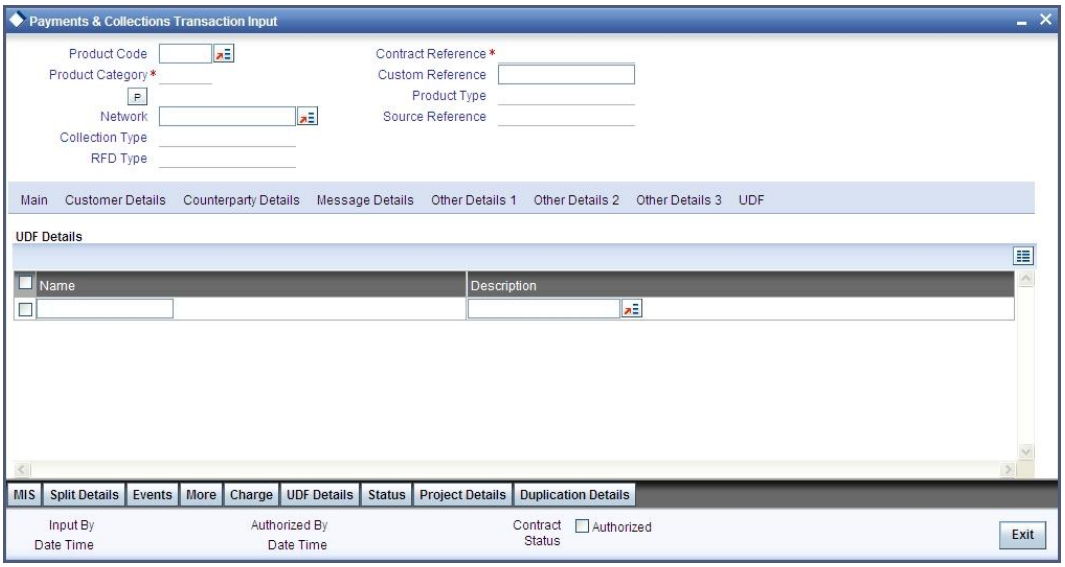
Specify the deposit slip number for the payment.

5.5.1 Viewing the User Defined Fields for a PC contract

In the 'PC Transaction Input' main screen, based on the preferences assigned to the product category of the transaction, the contract User Defined Fields are displayed in the UDF tab in the screen, and you can specify the values for these fields, which are applicable for the contract.

You can execute queries on the user-defined fields, and select specific records based on the user-defined fields. A user defined field named ‘Cash Turnover Symbol’ is included as a parameter under the ‘UDF’ tab for relevant product categories and codes with options list on the both ‘PC Transaction Input’ and ‘PC Fast Track Input’ screens. Values to be captured for parameters include those for both Outgoing and Incoming payments with Book, Internal and External types of clearing.

In case of Debit or Outgoing Payments, the value range is 90 to 95 and those for Credit or External Payments the value range is 80 to 88, selected from the options list.You can select the suitable values from the options list relevantly. All values from both value ranges are applicable to Book type of Clearing.



You can maintain the following details:

Name and Description

System displays the name and description of the customers. User Defined Fields

UDF Details

Check this box to select the appropriate UDF and click to view details.

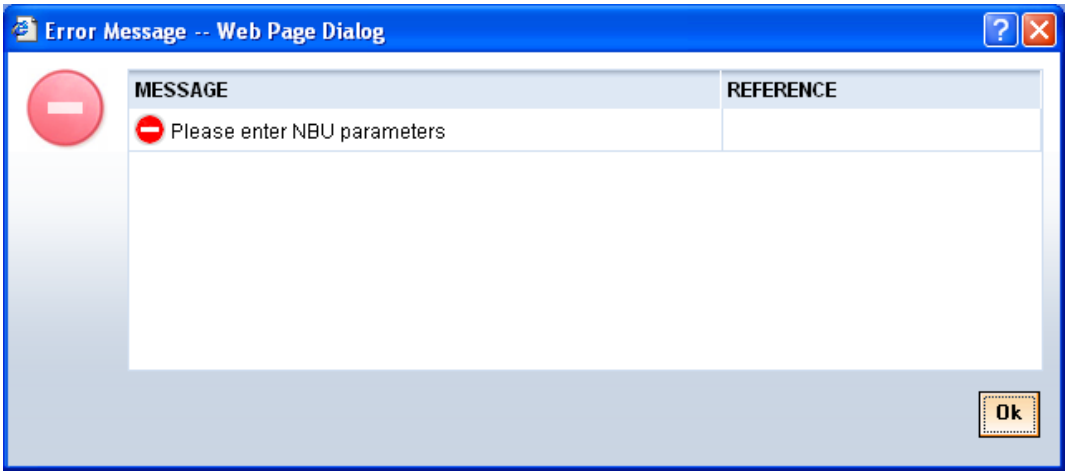
Cash Turnover Symbol

Select the suitable value from the option list provided.

NBU Parameter

Select the suitable value from the option list provided.

It is mandatory to capture one NBU parameter and associated value for payments transaction in the PC module. The system prompts you as shown below if NBU parameter values are not entered for both Incoming and Outgoing payments while saving or uploading transactions:

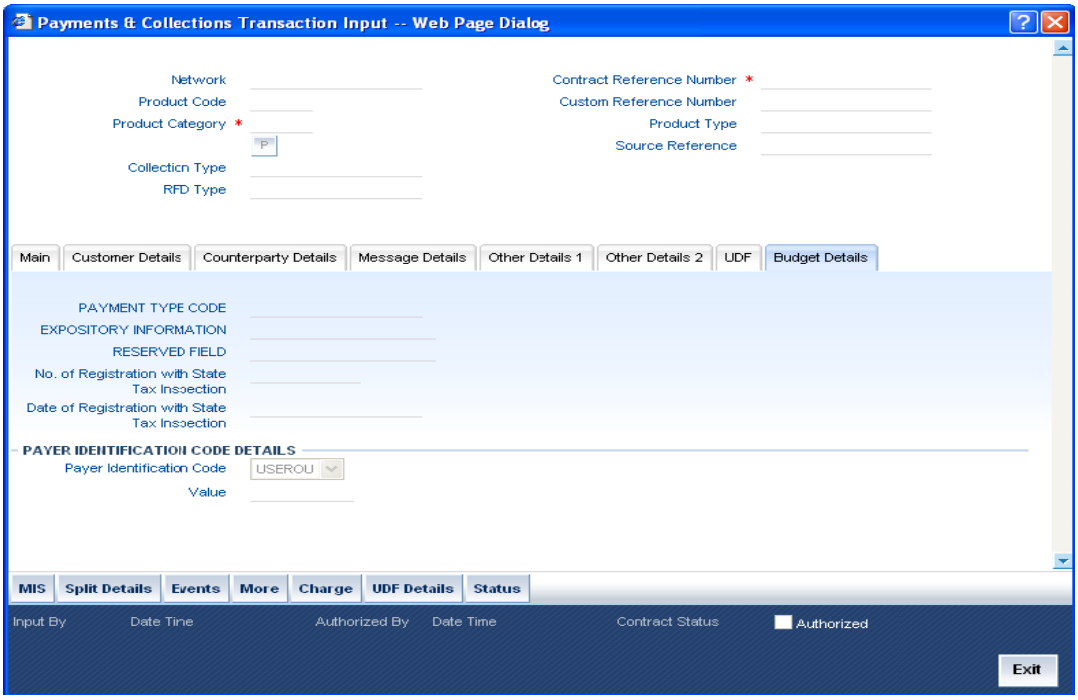


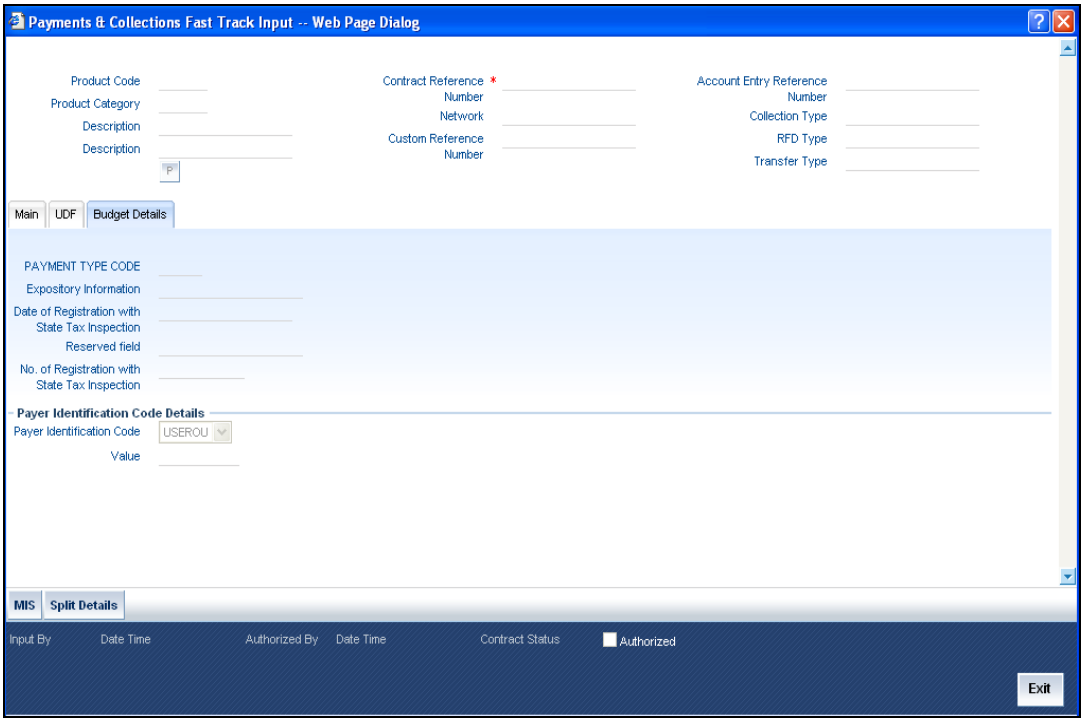
- NBU parameters can exist in Upload files and are validated while uploading..
- NBU parameters can be changed till liquidation of contract only.
- NBU parameter values are not captured for PC Charges but only for PC main transactions.

Upload files should include fields for NBU parameters, without which the system will not upload records relevant to a maintenance.

5.5.2 Specifying Budgetary Details

Budget Payments are directed by NBU with some structural set of information. All incoming and outgoing payment products under book, internal and clearing can be used for **Budget Payments** .Budgetary Payment details can be seen under the 'Budgetary Details' tab of the 'Payments & Collections Transaction Input' and 'Payments & Collection Fast Track Input screens.





This tab is enabled if the Product under which the transaction is carried out is checked for Budget Payment under the 'Payments & Collections Product Category Maintenance' Screen.

Payment Type Code

Select the appropriate Payment Type Code from the options list

Expository Information

Specify the purpose of payment

Reserved Field

Specify settlement related information, entered by a tax payer and/ or state tax authorities as per certain decisions taken by the Cabinet Ministers of Ukraine.

Number of Registration with State Tax Inspection

Specify the Remitter's Registration number with the State Tax Inspection authority in the appropriate format.

Date of Registration with State Tax Inspection

Specify the Remitter's date of Registration with the State Tax Inspection authority in the appropriate format.

5.5.2.1 Payer Identification Code details

Payments made on behalf of a third party require the Payers Identification Code which is also the third party's code.

Payer Identification Code

Select the Payer Identification Code from the options list of factory shipped codes, USREOU, SRI and STA. Payer identification codes selected should be:

- USREOU - 8 digits
- SRI - 9 digits
- STA - 10 digits

You can use leading zeroes for a maximum of 10 digits if the original values have lesser digits.

Value

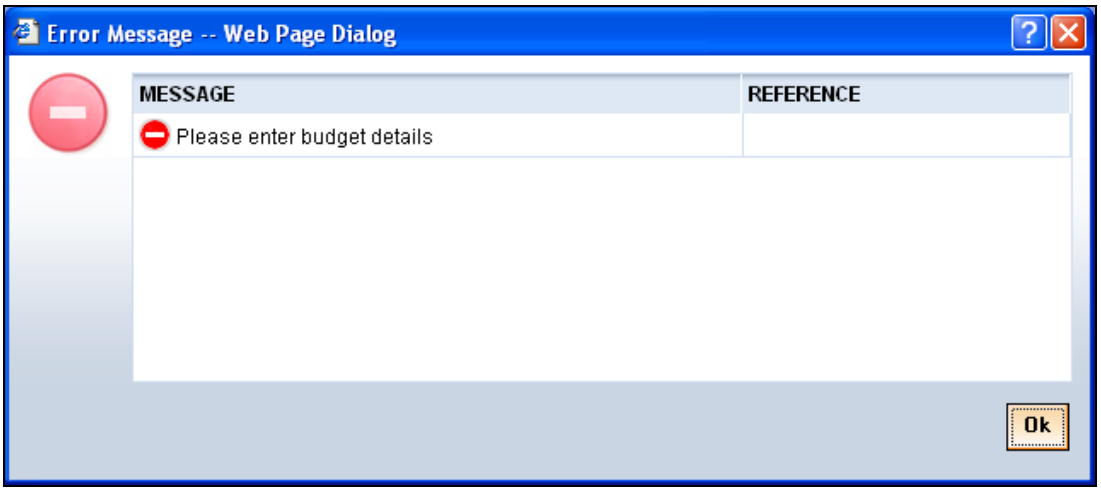
Specify the value of the Payer Identification Code

Budget Details of an already saved transaction from PC Transaction or Fast Track Input screens can be unlocked and modified.

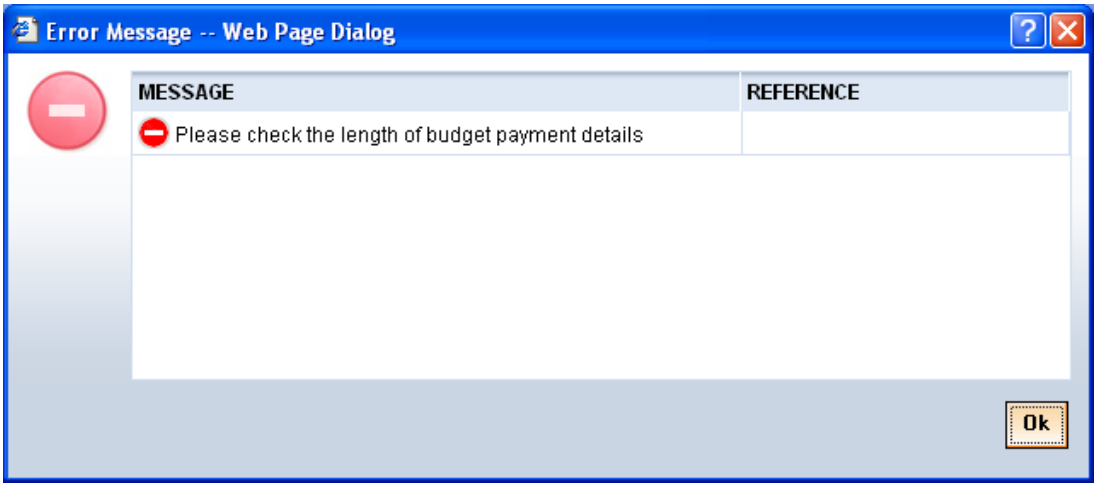
5.5.2.2 Error Messages are generated

While saving or modifying the contract from PC Transaction Input or PC Fast Track Input screens the system will throw up errors as shown below;

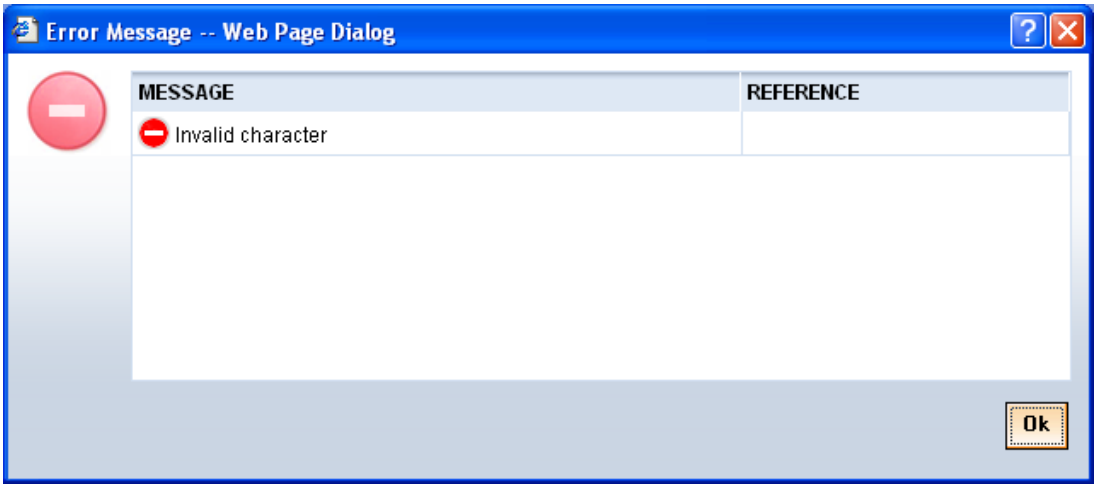
- If any or all of the mandatory budget details are not captured.



- If any of the fields populated do not conform to the length or formatting requirements.



-
- If the character for quotes (“ “) is used in the Expository Information field .



5.5.2.3 Uploading files with Budget Payment details

While uploading Budget Payments for a product note the below;

- Information for all Budget Payment details fields needs to be present in the upload file.
- If the product is not enabled for Budget Payment, the payment will not be uploaded.
- Any record without the appropriate formatting will not be uploaded.

Budget Payment Details will be printed on all PC Advices, if budget payments are enabled for that product.

While authorizing a particular PC transaction, you can check the budgetary details while retrieving the transaction, not on the main authorization screen. No modifications are allowed after authorization.

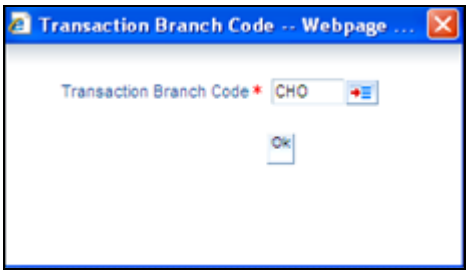
5.6 Simplified Entry of Payments and Collection Transactions

For entry of transactions using the following product types, a simplified transaction entry screen, the 'PC Fast Transaction Input' screen, is provided to enable you to key in transactions with the basic transaction details.

- Outgoing/Incoming Payments
- Outgoing/Incoming Direct Debits
- Outgoing/Incoming Request For Debits

You can invoke the 'PC Fast Transaction Input' screen from the Application Browser by typing 'PCDFTONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click new icon in the Application toolbar. The system will display 'Transaction Branch Code' screen. Here you can select the transaction branch.

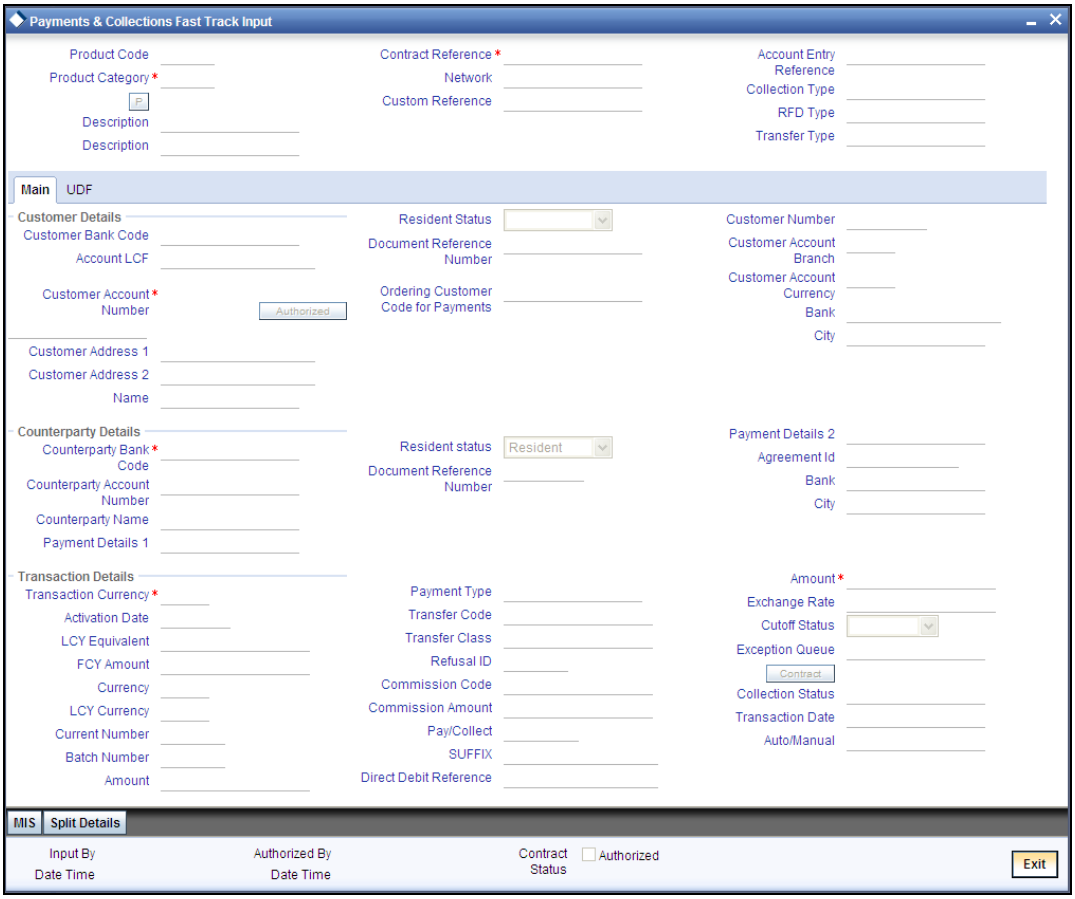


The system defaults the logged-in branch by default as the transaction branch.

Transaction Branch

Select the appropriate branch from the list of branches available in the option list.

On clicking 'Ok' button, the system validates the access rights of the selected branch and function for the user. If you don't have appropriate rights on the selected branch and function, the system will display an error message. If you select a valid branch, the system updates the same as transaction branch and the transaction will be posted for this branch.



In the 'Fast Transaction Input' screen, you enter details for a transaction as given below. All validations to values entered in fields are made just as they are in the 'PC Transaction Input' screen:

Refer PC Transaction Input screen details in the same manual.

Basic Details

- Product Code (you can only select those products that are linked to Outgoing / Incoming Payment, Direct Debit or Requests for Debit product categories)
- Network

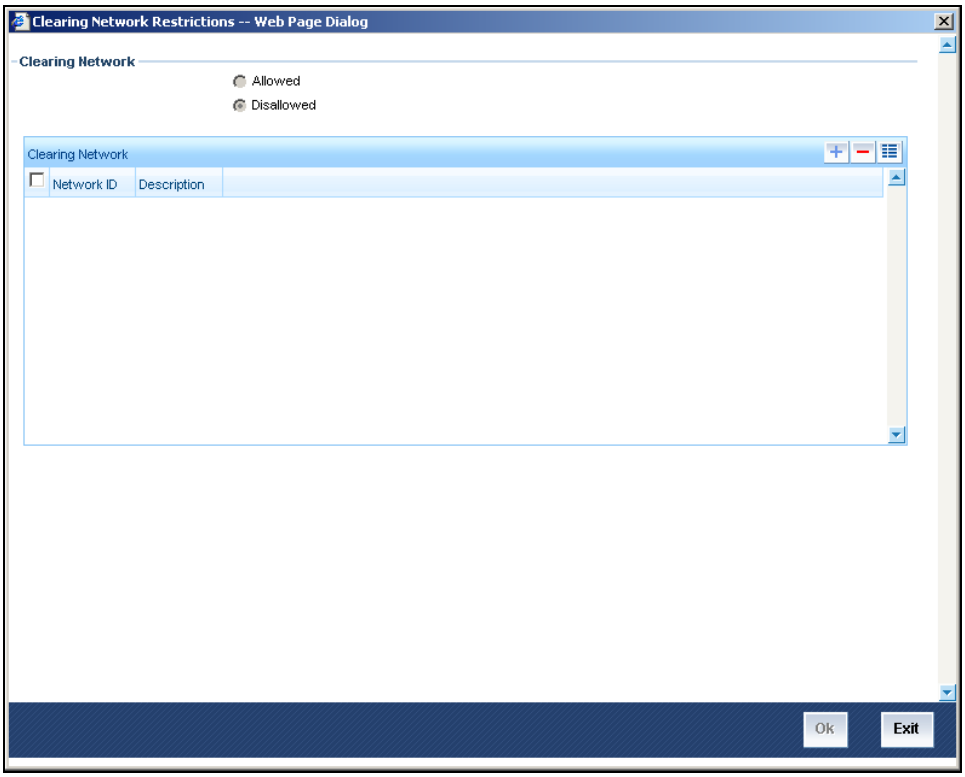
5.6.1.1 Specifying Clearing Network Restriction

Bank Code lists linked to the available clearing networks are displayed in 'PC Fast Input' screen for the Product Category. The displayed bank codes list sequence is driven by the way you navigate through the 'PC Fast Input' screen:

After entering the product category details, if you proceed to the bank code without entering the product code and network, the functionality will remain as before. (The entire list of bank codes used by that product is displayed)

If you enter the product code after entering the product category details, then

- If the Product is Book Transfer Type, the network field would be blank. The Book Transfer Type of Bank Codes from the PC Bank Directory will be displayed in the list of Bank Codes from the PC Bank Directory.
- If the specified Product is internal type, the network field would be blank. The entire list of bank codes used by that Product would be displayed.
- If the product is of the type external, the default network chosen in the product preference screen will be displayed. Only those bank codes using this network would be displayed.



Transaction Details

- User-defined fields, if any
- MIS Details

- Payment Type
- Transfer Code
- Transfer Class
- Refusal ID
- Commission Code
- Commission Amount

Customer Details

- Customer Account, in Oracle FLEXCUBE as well as in Local Clearing Format
- Customer Name
- Customer Information
- Customer Bank Code and account details
- Resident Status
- Ordering Customer Code for Payments
- Suffix

For more information on this refer section 'Specifying Customer Details' in the chapter 'Processing a Payment or Collection Transaction' of this User Manual.

Saving a transaction in the PC Fast Transaction Input screen

When a transaction is saved in the 'PC Fast Transaction Input' screen, any overrides or errors in respect of the transaction are displayed. On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following:

- Product transaction limit
- User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

The transaction is automatically authorized if automatic authorization is allowed for the profile of the user that has entered the transaction.

Viewing the main PC Transaction Input screen

From the 'Fast Transaction Input' screen, in View Mode, you can view the main 'PC Transaction Input' screen by clicking the arrow icon.

5.7 Authorizing a transaction

All operations on a contract need to be authorized before the end of day. Any user with the requisite rights can authorize an operation. Importantly, you cannot authorize an operation that you yourself have performed on a transaction. For instance, you cannot authorize a transaction that you have input, even if you have the rights to authorize transactions.

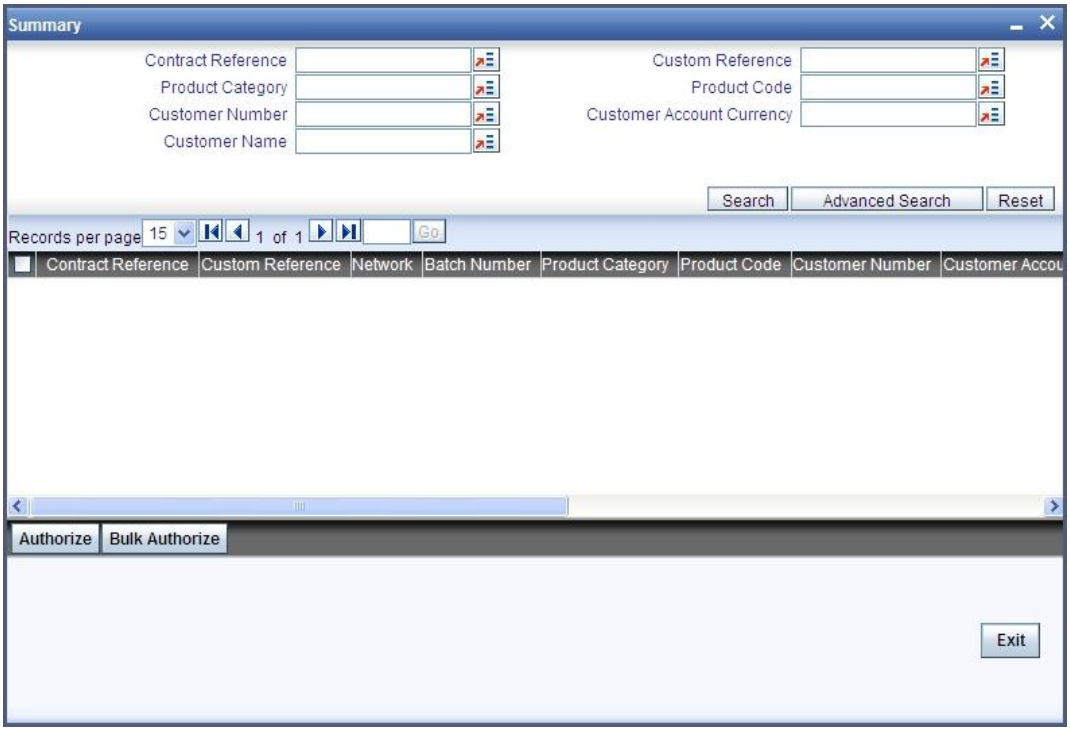
If you have the requisite rights, you can invoke the ‘Payments and Collections Transaction Authorize’ screen. You can invoke this screen from the Application Browser by typing ‘PCSCONAU’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen, you can authorize the following operations that are unauthorized:

- Contract input
- Amend/Modification of contracts
- Reversal of contracts

When you launch the ‘PC Authorization’ screen from the application browser, you must specify a product category, and click ‘Authorize’ button. If you wish to authorize all contracts in all product categories, you can select the ‘ALL’ option.

When you specify a valid product category, all contracts pending authorization in the selected product category (or all categories, as per your selection) are displayed.

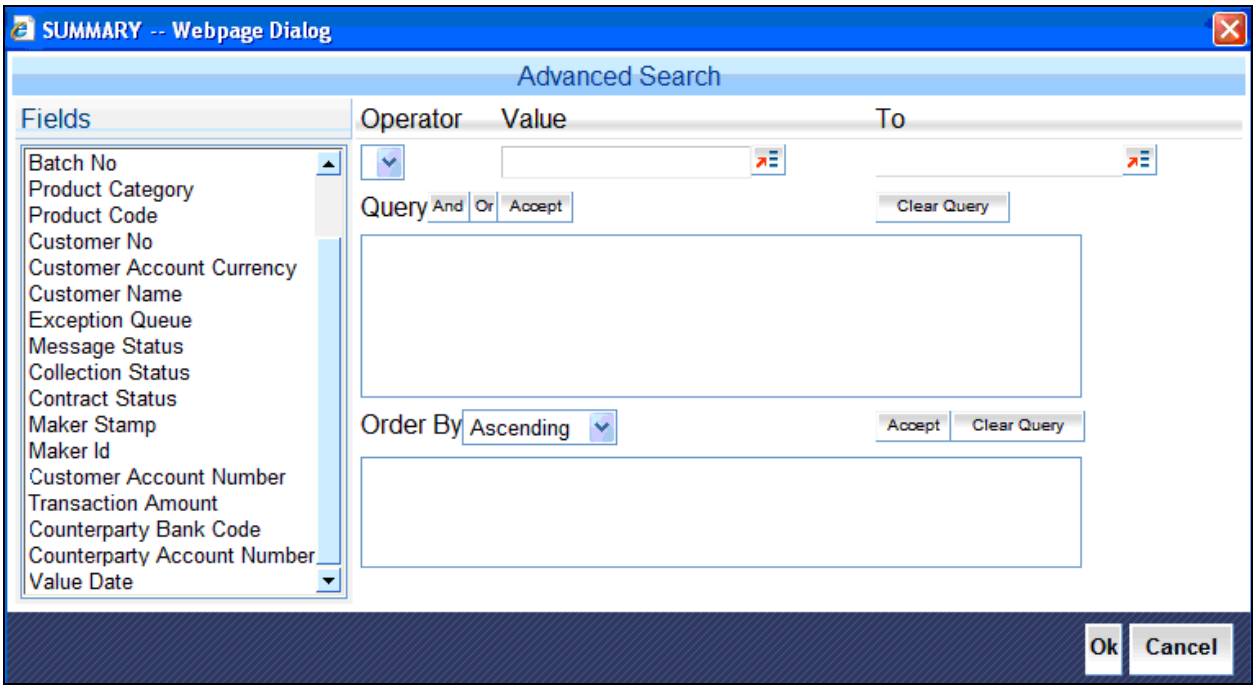


You can maintain the following details here:

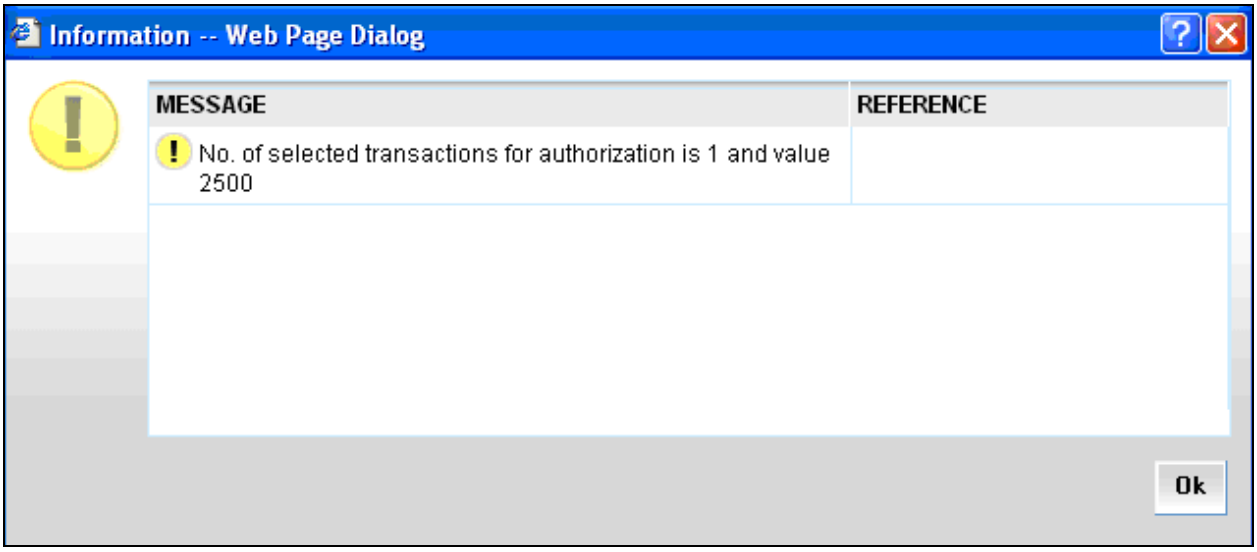
- Activation Date
- Transaction Currency
- Transaction Amount
- Exchange Rate
- Charge Amount for the first condition set
- Cutoff Status
- Waiver for charge

Filters are available for PC transaction and Batch Mode Authorizations. You can use the following search parameters also to locate a contract:

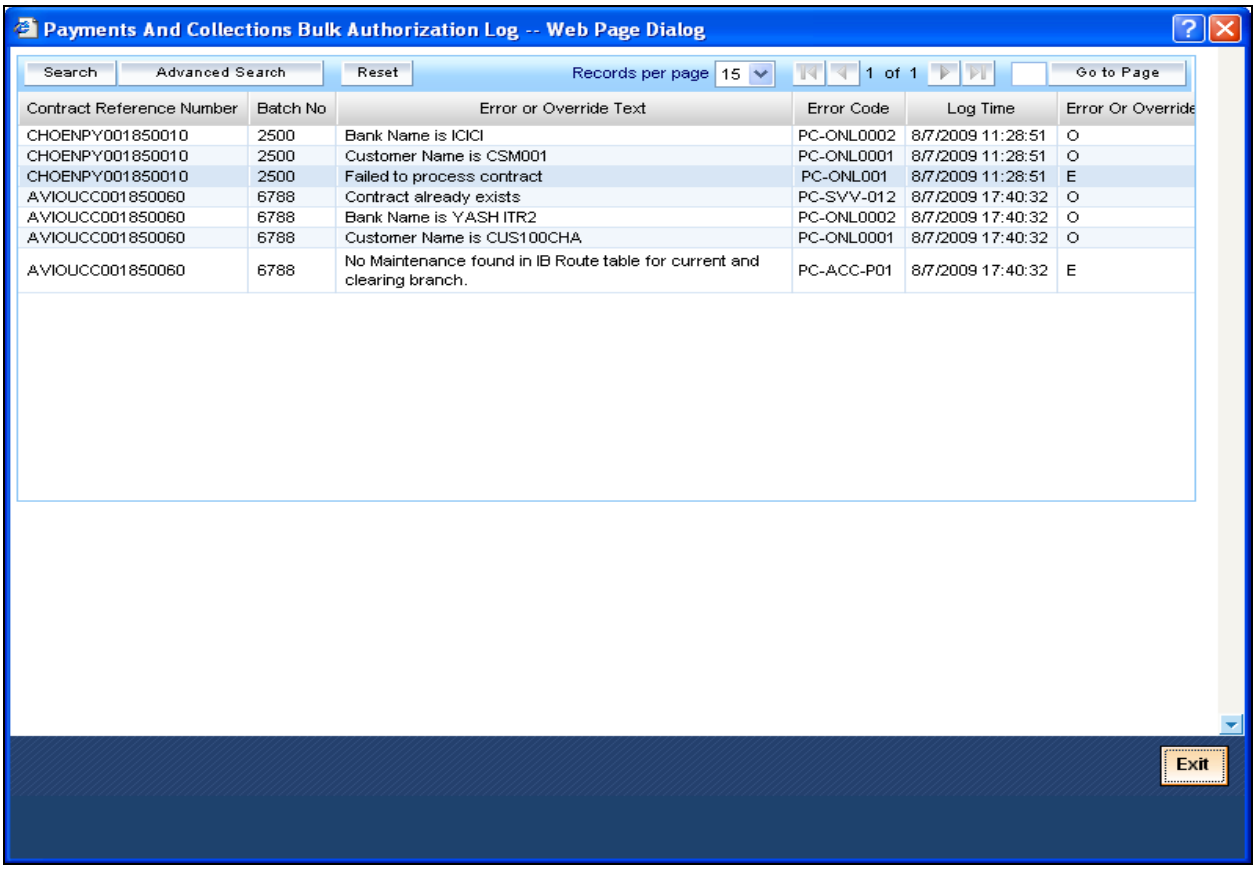
- Customer Debit/Credit Accounts
- Value date of payments
- Counterparty Bank Code



You can also select a batch and retrieve all transactions involved, followed by selecting few transactions and clicking Bulk Authorization. You are then prompted by a system message as shown below, requesting intervention to proceed:



You can view prompts or overrides while individual transactions are selected for authorization. During bulk authorizations such options for overrides or input rekey fields are not available but are assumed to be confirmed. Only un-authorized transactions appear in the list of transactions on the authorization screen at any point of time. Errors encountered during authorization are logged for each transaction.


Payments And Collections Bulk Authorization Log -- Web Page Dialog
Search
Advanced Search
Reset
Records per page 15
1 of 1
Go to Page
Contract Reference Number
Batch No
Error or Override Text
Error Code
Log Time
Error Or Override
CHOENPY001850010 2500 Bank Name is ICICI PC-ONL0002 8/7/2009 11:28:51 O
CHOENPY001850010 2500 Customer Name is CSM001 PC-ONL0001 8/7/2009 11:28:51 O
CHOENPY001850010 2500 Failed to process contract PC-ONL001 8/7/2009 11:28:51 E
AVIOUCC001850060 6788 Contract already exists PC-SVV-012 8/7/2009 17:40:32 O
AVIOUCC001850060 6788 Bank Name is YASH ITR2 PC-ONL0002 8/7/2009 17:40:32 O
AVIOUCC001850060 6788 Customer Name is CUS100CHA PC-ONL0001 8/7/2009 17:40:32 O
AVIOUCC001850060 6788 No Maintenance found in IB Route table for current and clearing branch. PC-ACC-P01 8/7/2009 17:40:32 E
Exit

Manual authorization of Uploaded transactions is carried out in a similar manner.

Status Details for Contracts Pending Authorization

The status details for each contract are displayed in the Status Fields section:

- Contract Status
- Collection Status
- Exception Queue
- Message Status
- ID of the user that entered the transaction, with the date time stamp.

Rekey Fields for Contract Authorization

If your bank has enforced re-key of contract details during authorization, the values to the re-key fields will not be displayed. You have to enter these values to authorize the contract. If the re-key values you enter do not match the contract you are calling for authorization, an error message will be displayed. If authorization is successful, the next unauthorized contract in the batch will be displayed.

Overrides for Contracts Pending Authorization

All override conditions that occurred at the time of contract input are also displayed for information in the Overrides section. Click on the checkbox alongside the override field, to confirm the override. When confirmed, the checkbox contains a tick mark.

Viewing contracts while authorizing them

While in the 'PC Authorization' screen, you can view the details of a contract that you wish to authorize. However, you must first specify the details that are to be rekeyed (if any) in the Rekey Fields section. After this, click hold icon to view the contract details. The 'PC Transaction Input' screen is opened in view mode, with the selected contract details displayed.

Authorizing contracts

To authorize a contract after you have verified it, select it in the grid at the top of the screen and click 'Ok' button. The contract is marked as authorized.

To authorize all transactions, choose the ALL option at the top of the screen, and then click the 'Ok' button.

All validations that are performed at the time of input or amendment of the contract are performed at the time of authorization to ensure consistency. The details relating the authorization time and User ID of the person authorizing the contract are recorded for audit purposes.

You cannot authorise a transaction in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the 'Multilevel Authorization Detailed' screen
- the level of authorization is greater than or equal to 'N'
- the 'Nth' or the final level of the users authorisation limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the 'Cumulative' field is checked in the 'Product Transaction Limits Maintenance' screen
- the transaction amount is greater than the authoriser's authorisation limit if the 'Cumulative' field is unchecked in the 'Product Transaction Limits Maintenance' screen

Rejecting contracts

To reject a contract, select it in the grid at the top of the screen and click the 'Reject' button. The contract is marked as rejected.

Canceling operations in the PC Authorization screen

To cancel your operations and exit the 'PC Authorization' screen, click 'Exit' button.

Viewing errors logged during authorization

To view errors logged during authorization, click 'Error' button.

5.8 Multilevel Authorization of a Contract

High value transactions may require multilevel of authorization. The levels of authorizations are defined in the 'Product Transaction Limits' screen. You can use the 'Multilevel Authorization Detailed' screen for authoring a contract n-1 times. However, final authorization can take place only in the contract screen.

For more details, refer the 'Multilevel Authorization of Contract/Loan Account' section in the 'Procedures' User Manual.

5.9 Operations on a collection transaction

The operations that you can perform on a collection transaction in the 'PC Transaction Input' screen depend upon whether it is authorized. If the transaction is unauthorized, you can:

- Put the transaction on hold, if any of the details are incomplete. The system performs no further processing on such transactions, unless they are subsequently amended and saved again.
- Amend the details of the transaction, if necessary. If a contract has been uploaded through the upload facility, you can amend only those details that have been allowed for amend, in the product category and the upload source preferences.
- Delete the transaction. Again, in the case of contracts uploaded using the upload facility, deletion is possible only if allowed in the upload source preferences, for the source from which the contract was uploaded.

You can perform any of the following operations (as required) on an authorized collection transaction:

- Redispatch an outgoing transaction that needs to be manually redispatched. Click roll-over icon in the toolbar to redispatch the transaction manually. Only collection transactions can be redispatched.
- Approve a transaction, in the case of active incoming RFD collection transactions. Click liquidate icon in the toolbar to approve a transaction.
- Close an outstanding collection transaction. Click close button to close the transaction.
- Recall an incoming direct debit transaction. Click 'Re-open' to recall the transaction. The 'Recall Contract Details' screen is opened, where you must specify the Activation Date for the recall and the interest amount applicable. You must also indicate whether the recall must be dispatched.
- Reject a transaction. In the case of incoming DD and RFD contracts, the system marks the parent contracts are rejected and automatically generates new transactions. Click re-open to reject such transactions. The 'Reject Contract Details' screen is opened. You must specify the Activation Date for the rejection, and indicate whether the reject must be dispatched. You must also specify the reason for rejection by selecting the appropriate reject code. In the case of Outgoing DD and RFD contracts, before the settlement date contract can be rejected the system marks the contract as rejected. Click re-open to reject such transactions. The 'Reject Contract Details' screen is opened. You must specify the Activation Date for the rejection, and indicate whether the reject must be dispatched. You must also specify the reason for rejection by selecting the appropriate reject code.

For transaction rejects (outgoing or incoming DD) that are uploaded after the applicable response days have elapsed, an override is sought by the system. The processing for such transactions is based on two factors:

- Whether the Process After Response Days option has been set in the product preferences for the product used by the transaction.
- Whether the override that is sought in such cases is accepted. Accepting the override in the case of incoming DD transactions would result in rejection of the transaction. In the case of outgoing DD, the transaction is placed in the Process Exception Queue from where it can be taken up for processing or rejected.

For more details about the rejection process in the case of such transactions, refer the chapter 'Defining the attributes specific to Payment and Collection products' in this user manual.

- Reverse an authorized active or liquidated collection transaction. During reversal, all accounting entries passed for the contract are reversed out. A reversal operation must be authorized to be effective; once authorized, no further operations are possible on the transaction. Click reversal icon to reverse a transaction.

During reversal of a transaction, the System verifies whether the transaction has been dispatched earlier. If so, an override is sought. On accepting the override, the reversal will proceed.

5.9.1 Collection Status of a Transaction

The collection status of a transaction depends on the operations that have been performed in respect of it. Accordingly, a collection transaction could be in any of the following statuses:

- Pending
- Approved
- Rejected
- Closed
- Recalled

5.9.2 Status of a Transaction

The status of a payments or collection transaction indicates the processing stage of the contract in the system. The following statuses are possible:

- **Work in Progress**: This status indicates that the transaction has been booked manually and no subsequent operation has been performed on the transaction.
- **Held:** This status indicates the transaction is on hold (typically due to incomplete transaction details) and no operation can be performed on the transaction. In such a case, you must amend the transaction, enter the missing details, and save it again, to release it from the 'Hold' status.
- **Uninitiated:** This status indicates that the transaction has been uploaded into the system and no subsequent operation has been performed on the transaction.
- **Active:** This status indicates that the transaction has been initiated in the system.
- **Outstanding:** This status, only applicable for outgoing collection transactions, indicates that the system has completed all requisite operations that need to be performed from the creditor's bank, and that the contract is awaiting approval or rejection from the debtor's bank.
- **Liquidated:** This status indicates that the processing cycle of the transaction has been completed.
- **Reversed:** This status indicates that the transaction has been reversed in the system.

- **Split Master:** This status, applicable only for outgoing collection transactions, indicates that the transaction has been split into multiple contracts, because the transaction amount has exceeded the maximum possible transaction amount. The system does not allow any operations on such split transactions.
- **Partial:** This status, only applicable for outgoing request for debit transactions, indicates that the collection transaction has only been settled partially.
- **Deleted:** This status indicates that the transaction is marked for deletion. No further operations are possible on deleted transactions.

5.10 Specifying exchange rate for a transaction

If payment transactions involve a customer account maintained in a foreign currency, the exchange rate to be used is either picked up automatically (based on the product specifications), or manually entered.

In the 'Exchange Rate' screen, invoked from the Application Browser, you can specify the exchange rate for contracts involving customer accounts maintained in a foreign currency.

When you invoke the 'Exchange Rate Input' screen from the Application Browser, all details of the contract are displayed. However, you can only enter a value in the Exchange Rate field. If the rate you input exceeds the override variance limit defined for the product, an override message is displayed. However, if the rate variance is more than the maximum limit maintained for the product, an error message is displayed. You have to specify a rate that is within the variance limits specified for the product.

If the contract amount exceeds the Auto Exchange Rate limit defined for the remitter account, an override is displayed.

If you have specified an appropriate rate for the contract, you can save your specification by clicking on the SAVE button.

Any manual exchange rate input requires an authorization. Once the exchange rate is authorized, the contract is moved from the Exchange Rate Queue to the normal processing queue for further processing.

5.11 Authorizing the input of exchange rates

All contracts for which the exchange rate has been input manually need to be authorized before the end of day. The date and time, and the User ID of the person authorizing the contract will be recorded for audit purposes.

Note that the person who entered the exchange rate for a contract cannot authorize it.

When you invoke the authorization function from the Application Browser, you will be prompted to specify a product category. If you enter a valid code, the authorization screen is displayed. To begin the authorization process, click on the AUTH button. You will be prompted to specify a valid Batch Number. A User ID or Reference number is then displayed.

If re-key of exchange rate is required during authorization, the value will not be displayed. You have to input the values in the re-key fields to authorize the contract. If the re-keyed values for the contract do not match the contract you are calling for authorization, an error message is displayed.

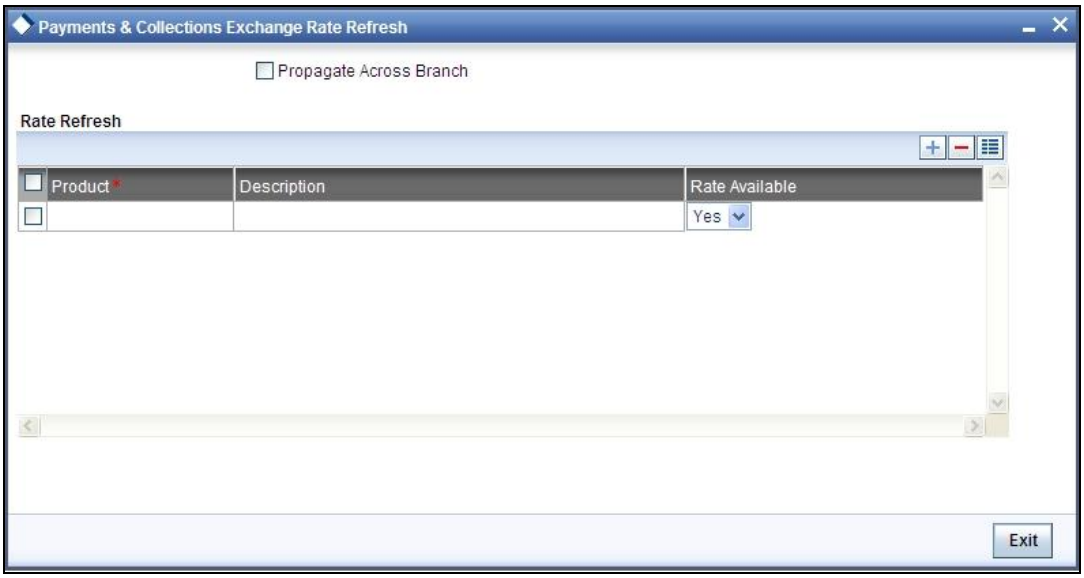
All overrides provided by maker of the record will be displayed. On confirmation, the contract is marked as authorized.

You can Skip a record that is displayed for authorization or choose not to authorize it by clicking on the Reject button. All records that you reject will form a part of the Transaction Re-input Queue.

5.12 Refreshing the Exchange Rate

As mentioned earlier, the exchange rate applicable for transactions involving foreign currency customer accounts is either automatically picked up or manually entered, depending upon the product preferences.

On a given business day, you can trigger the refreshing of exchange rates for all products used at a branch, in the 'Exchange Rate Refresh' screen. You can invoke this screen by typing 'PCDTRFSH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

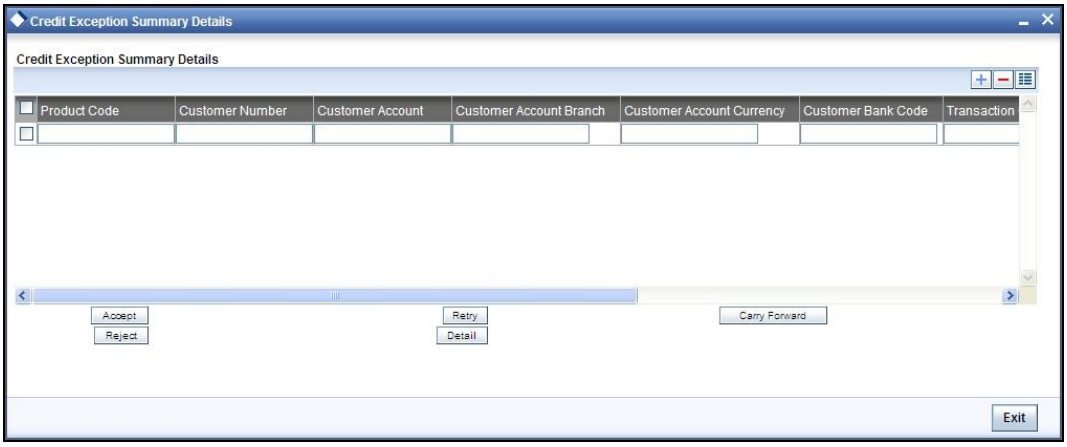


You can also update the refreshed exchange rate across all branches, by selecting the 'Propagate Across Branches' option.

5.13 Processing Credit Exceptions

If the customer liability exceeds the specified limit as a result of a contract, an exception is raised and the contract is moved to the Credit Exception Queue. You can Confirm or Reject these overrides in this screen.

You can invoke this screen by typing 'PCDCREXQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The contracts are grouped on the product code and customer account. A consolidated amount for each combination is also furnished.

The information is sorted/queried along the following criteria:

- Product Code
- Customer Number
- Customer Account
- Customer Account Branch
- Customer Account Currency
- Customer Bank Code
- Total Amount – Local Currency
- Total Amount – Account Currency
- Limit Amount – Account Currency

Choose any of the following options by clicking on the appropriate buttons in the toolbar in the 'Credit Exceptions Queue' screen:

- 'Detail' – Choosing this option allows you to drill down to the details of a contract for the combination of Product and Customer Account. The detailed view consists of two portions. The upper half of the window displays all contracts where consolidation is not required. The lower half shows contracts grouped by the consolidation parameters. All options provided on the main screen are provided on this screen as well. You can opt to process all the contracts or select contracts.
- 'Reject' – Choosing this option allows you to reject contracts. If a contract is rejected, the contract status is updated as "rejected". No further processing of such transactions is allowed. Click 'Reject' to reject a transaction. The 'Reject Contract Details' screen is opened. You must specify the Activation Date for the rejection, and indicate whether the reject must be dispatched. You must also specify the reason for rejection by selecting the appropriate reject code.
- Choose 'Carry Forward' option if you would like to forward the activation date to the next working day. The contract will be marked for pickup on the next working day.
- Retry – This option marks the contracts for reprocessing. If funds have been credited to the customer account subsequent to the credit exception, a retry would result in the successful processing of the contract. Click 'Retry' to retry a transaction.

- Accept – Choose this option if the contract can be processed even without adequate funds in the customer account. This, typically, means you are providing an overdraft to the customer. If you specify a limit amount, transactions grossing the limit amount would be allowed for processing. However, if you do not specify a limit amount, all transactions for the product customer combination would be processed. Click 'Accept' to force accept a transaction.

Note the following:

- The carry forward option is not available for incoming collections.
- All contracts need to be processed before the end of day operations for the day.

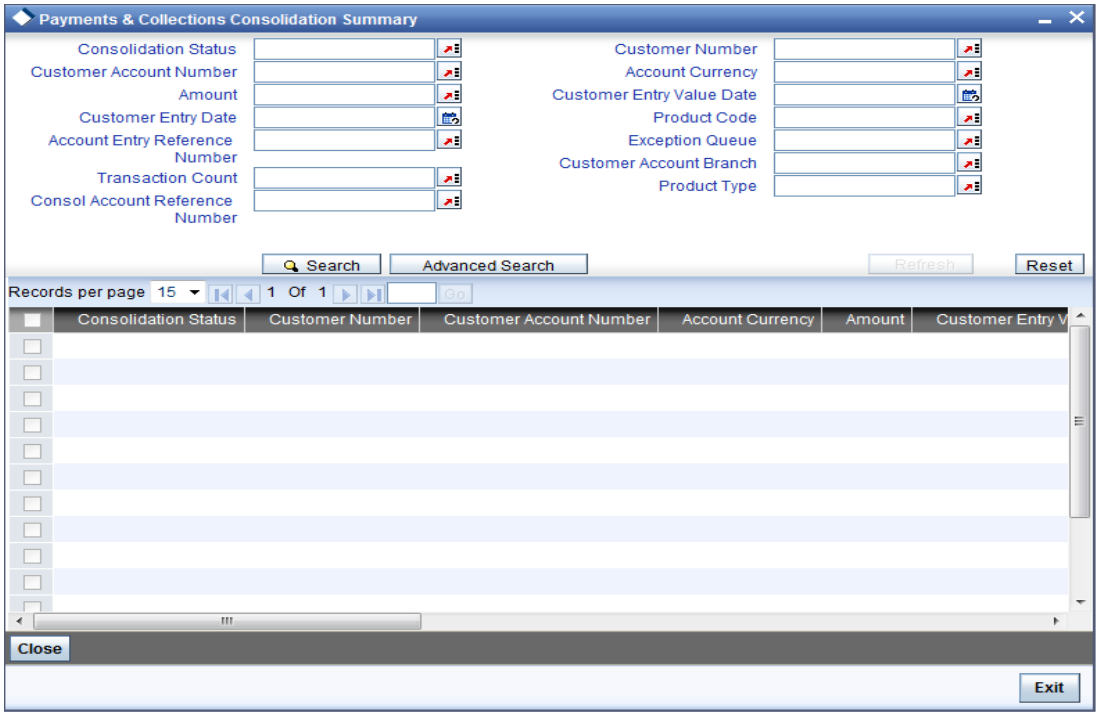
5.14 Consolidating accounting entries for customer legs

If you wish to consolidate the accounting entries of customer legs of collection transactions, use the 'Consolidation Summary' screen. Only contracts marked for customer entry consolidation will be grouped into batches based on the following:

- Consolidated Status
- Customer Account Number
- Amount
- Customer Entry Date
- Consolidation Reference No
- Transaction Count
- Customer Number
- Account Currency
- Customer Entry Value Date
- Product Code
- Exception Queue
- Customer Account Branch

Through consolidation, you can post a single entry for the customer leg of all transactions grouped under the consolidation batch.

You can invoke this screen by typing 'PCSCNSOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Choose any of the following options in the 'Consolidation Summary' screen:

- 'Search'- Allows for querying of specific records.
- 'Reset' - Resets the required details.

It supports for the consolidation of transactions across products.

During transaction processing, the transactions with File level consolidation as 'Yes' is grouped under a consolidation batch and get logged into the existing Consolidation summary screen. This consolidation batch has the product code value as 'Null'.

The 'CONS' event is triggered for all transactions that are logged in to Consolidation Summary screen.

File Reference number is defaulted to Customer Consolidation Reference for transactions which has the "File Level Customer Consolidation" as 'Yes'.

- The Customer consolidation batch at file level is created based on the following parameters:-
- Product Type
- Customer
- Customer Account Branch
- Customer Account
- Account Currency
- Customer Entry Date
- Customer Entry Value date

- Consolidation Reference Number

System creates more than one consolidation batch for a same Customer consolidation reference based on the aggregation parameters.

The accounting entry reference number for the file consolidation batch is based on the process code “ZFCN”.

Closure of File Consolidation batch is made through both automatic and manual. The ‘Close’ button is used to manually close the File consolidation batch.

System refers the below logic for automatic closure of File Consolidation batch

During logging of each transaction in File Consolidation summary screen, system considers the transaction to be last transaction if

- Customer entry value date for all transactions in a batch should be the system date
- There should not be any transaction in Unprocessed status in CPG browser for the same file reference number
- There should not be any transaction which is yet to consolidated in PC module for the same file reference number
- There should not be any transaction in TR queue under the same File Reference number and for the same Customer entry date.

If all the conditions satisfy, then the system performs automatic closure considering that as the last transaction for the file reference number.

In case of any transaction pending in TR queue for the same file reference number, once the transaction is repaired and processed, system performs the above processing logic while logging into consolidation summary screen.

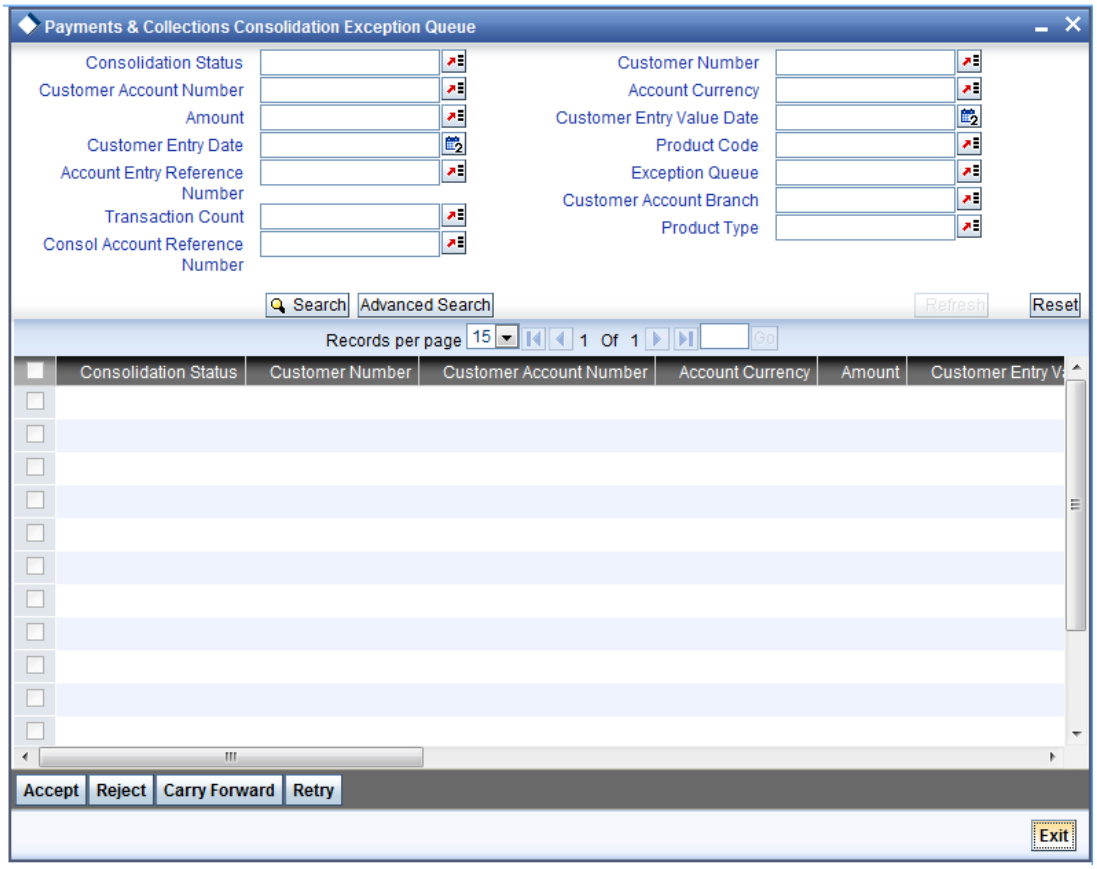
If no other transactions pending for the same File Reference number, system performs the automatic closure of the File consolidation batch.

- During manual closure of File consolidation batch, system validates for the below conditions:-
- The customer entry date has to be the transaction date for the transactions under the consolidation batch. Else system prompts appropriate error message on click of close button
- If there are any transactions that are yet to consolidated (say, transaction pending in TR queue) for the same file reference number, system prompts an error message indicating that the transactions are still pending for consolidation under the same File reference number..

5.15 Consolidation Exception Queues

There could be many reasons why rejections can occur during processing of payment and collection transactions for consolidation. Exceptions are raised in respect of transactions that are rejected. Such transactions, which are not considered for consolidation (due to rejection), can be viewed in the Consolidation Exception Queue. You can invoke this screen by typing ‘PCSCNLEX’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Here, you can manually verify the rejections. To confirm a rejection, click ‘Reject’ button. This operation must be performed before the end of day cycle can be run.



The other options available are:

- This option marks the contracts for reprocessing of consolidation. Click ‘Retry’ to retry consolidation of the transaction.
- Click ‘Accept’ to force accept a transaction.
- Forward – Choose this option if you would like to forward the consolidation processing to the next working day. The contract will be marked for pickup on the next working day, for consolidation. Click the ‘Carry Forward’ button to forward the consolidation processing date of the transaction to the next working day.

The parameters considered are:

- Consolidation Status
- Customer Number
- Customer Account Number
- Account Currency
- Account
- Customer Entry Value Date

- Customer Entry Date
- Product Code
- Account Entry Reference Number
- Exception Queue
- Transaction Count
- Customer Account Branch
- Consol Account Reference Number
- Product Type

All contracts that are rejected during the accounting of a file consolidated entry forms part of a “Consolidation Exception Queue”.

The file level consolidation batches falling under this exception queue has the product code value as ‘Null’.

The consolidation exception queue has the following options

- Accept –Select the option to accept the transaction so that it can be processed even without adequate funds in the customer account by providing an overdraft to the customer.
- Retry –Select this option if the funds have been credited to customer account subsequent to the credit exception, a retry will result in successfully processing of debiting the consolidating amount.
- Carry forward – This option forwards the consolidation processing to the next working day. The consol batch will be marked for pickup on the next working day.
- Reject – This option is to manually confirm the rejection

Transaction Processing

For transactions with “File Level Customer Consolidation” as checked, system triggers the DRLQ/CRLQ entries during file consolidation batch closure. A single debit\credit entry is posted to the Customer account for the total file consolidation batch amount and individual credit entries is passed to the internal suspense account for each transaction amount. System provides the above mentioned validation based on the selection of “Customer Consolidation at File level” field.

The accounting entries for PC transactions with “File Level Consolidation Required” as selected and based on the product type is as follows:-

For outgoing Payment:-

Event code	Dr / Cr	Amount Tag	Accounting Role
DRLQ	Dr	FILE_AMT	CUSTOMER
DRLQ	Cr	TFR_AMT	INTSUSREC

Event code	Dr / Cr	Amount	Account
CRLQ	Dr	TFR_AMT	INTSUSREC
CRLQ	Cr	TFR_AMT	CLGSUSPAY

For Outgoing Collection:-

Event code	Dr / Cr	Amount Tag	Accounting Role
DRLQ	Dr	TFR_AMT	CLGSUSREC
DRLQ	Cr	TFR_AMT	INTSUSPAY

Event code	Dr / Cr	Amount	Account
CRLQ	Dr	TFR_AMT	INTSUSPAY
CRLQ	Cr	FILE_AMT	CUSTOMER

For Reversal of Outgoing Collection:-

Event code	Dr / Cr	Amount Tag	Accounting Role
DRLQ	Dr	FILE_AMT	CUSTOMER
DRLQ	Cr	TFR_AMT	INTSUSPAY

Event code	Dr / Cr	Amount	Account
CRLQ	Dr	TFR_AMT	INTSUSPAY
CRLQ	Cr	TFR_AMT	CLGSUSREC

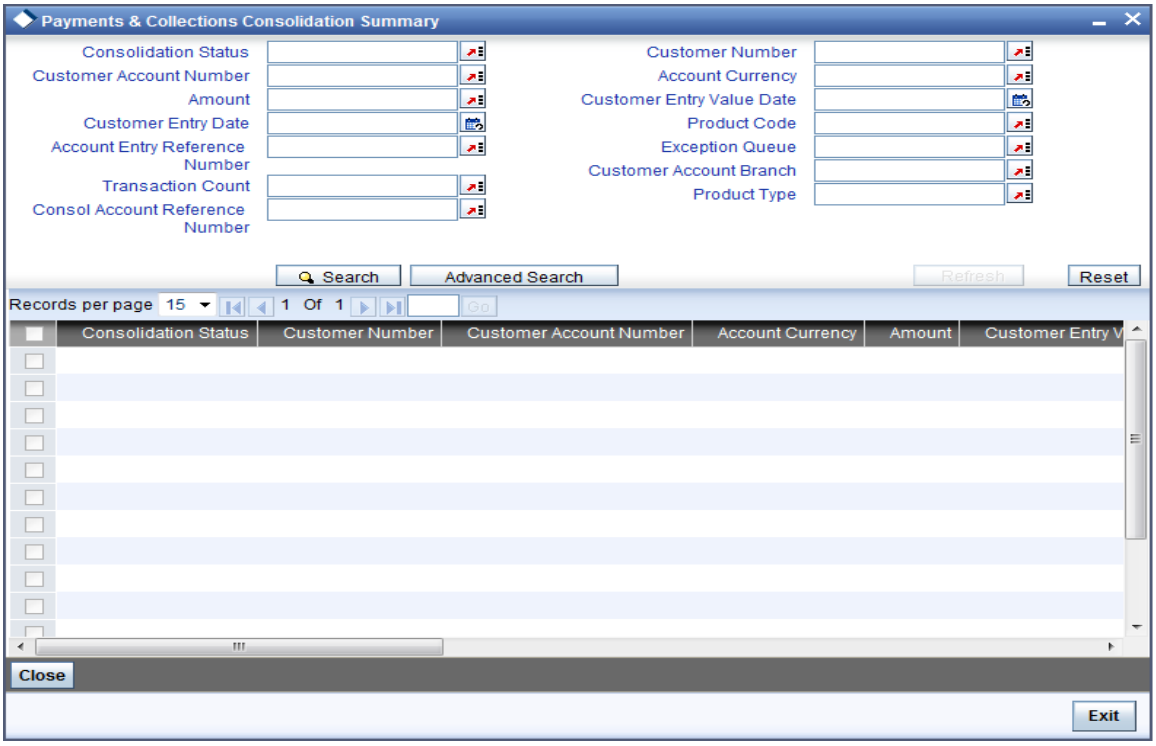
- In case of transaction exceptions (pre-settlement reject/post settlement reject/recall), the transaction effect gets nullified to the extent of individual transaction amount from the consolidation batch.
- In case of a pre-settlement reject for a future dated transaction (which is already logged under a File consolidation batch and yet to be liquidated/closed), system reduces the transaction count and delete the transaction from the consolidation batch in Consolidation summary screen.

EOD/BOD Processing

During EOD, processing closes the unclosed File consolidation batches during EOD. The BOD processing closes the File consolidation batches for future dated payments or collection transactions during BOD based on customer entry value date.

5.16 Viewing Transaction History Summary

You can view all the transaction history using ‘Transaction History Query’ screen. You can invoke this screen by typing ‘PCSCONHS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



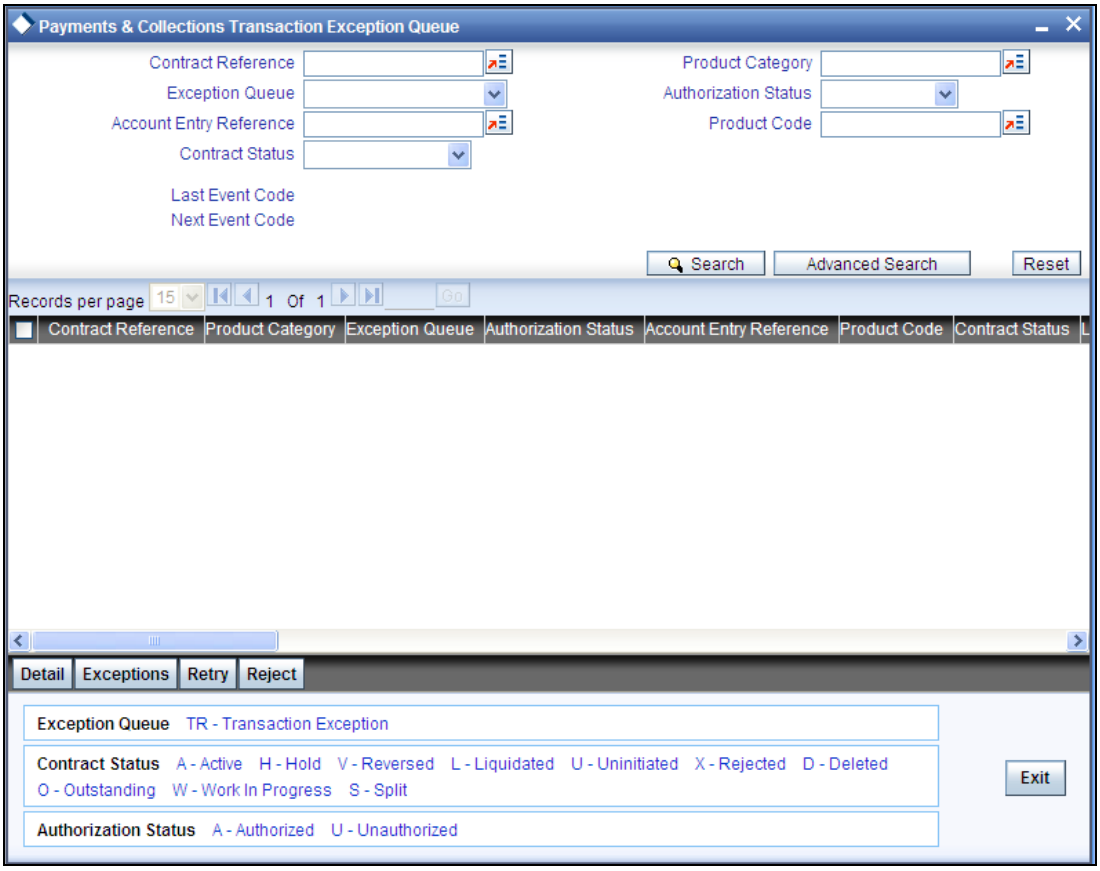
In this screen you can use the following fields to search the PC Transactions:

- Creditor Identification
- Reject Code
- Original Collection Reference Number
- Clearing Branch
- Local Currency Equivalent Amount
- Agreement Identification
- Interest Amount
- Reject Detail
- Transaction Currency
- Customer BIC ID
- Counterparty BIC ID
-

To recall all the contracts, click on ‘Recall’ button.

5.17 Viewing Transaction Exception Summary

You can view all contracts that encountered a Transaction Exception (TR) during upload, through the 'Transaction Exception Summary' screen. You can invoke this screen by typing 'PCSREXQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



In this screen you can maintain the following details:

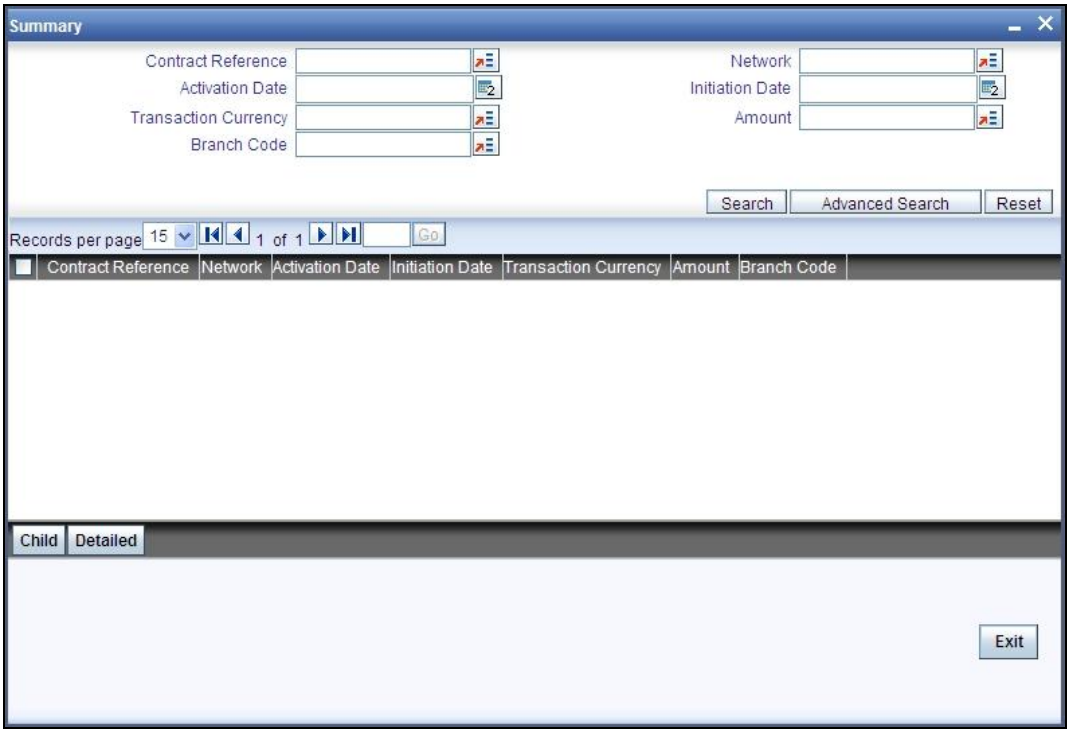
- Authorization Status
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference NO
- Product code

To re-upload all the contracts, click the 'Retry' button. If the contracts are successfully uploaded, they will no longer be visible in the screen. Click on Reject button to reject the transaction from the exception queue

5.18 Viewing details of split transactions

In certain cases, you may find it necessary to split an outgoing collection transaction into multiple transactions, due to restrictions on the amount of each payment that can be sent over the payment network.

In the 'Split Summary' screen, you can view details of such split transactions, by drilling down from the parent transaction to the child transactions. You can invoke this screen by typing 'PCSSPLIT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the 'Split Summary' screen, contracts marked for splitting (in the transaction details) are displayed based on the following:

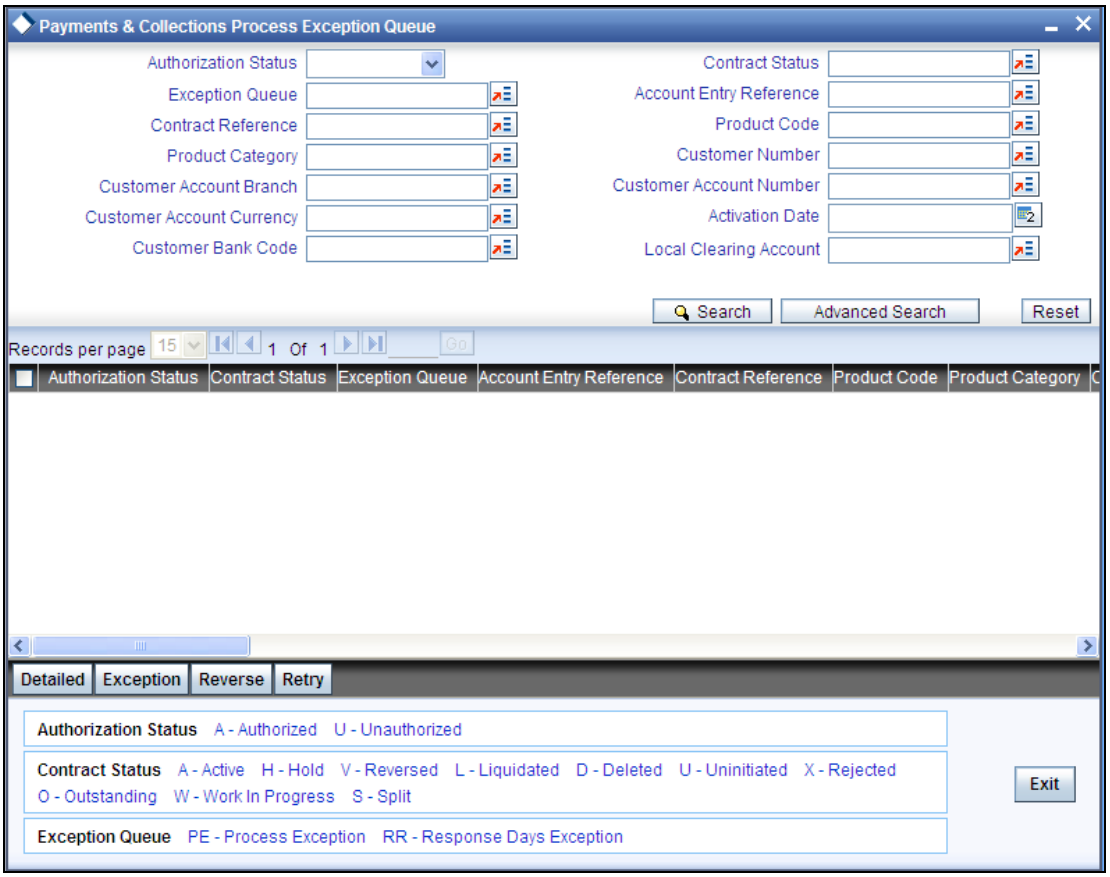
- Contract Reference Number of the parent contract
- Activation Date
- Transaction Currency
- Branch Code
- Network
- Initiation Date
- Amount

To view any of the child contracts for a split contract, select it in the 'Split Summary' screen and click 'Child' button to view the child contracts.

5.19 Process Exception Queues

The Process Exception Queue lists exceptions that are raised in respect of transactions rejected during processing. You have options for re-processing or rejecting any or all of the transactions appearing in this queue. These operations must be performed before the end of day cycle can be run.

You can invoke this screen by typing 'PCSREPQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen you can maintain the following details:

- Authorization Status
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference No
- Product code

The system displays transactions of current branch only.

To view the exceptions, click 'Exception' button. Click 'Retry' button to re-process all the contracts.

Note the following:

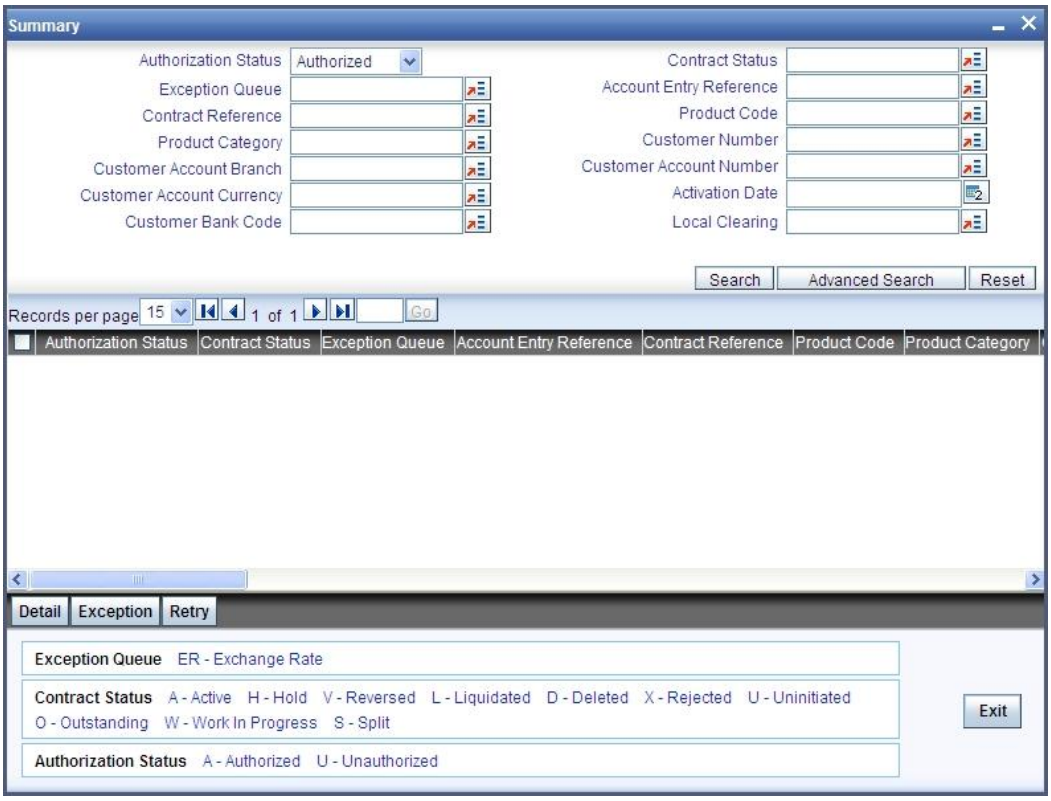
- Mark EOTI will not check for the transactions which are in Exception Queue with Reject Code- with valid Days.
- PC Batch will be enhanced to process the transactions in the queue on the Maximum reject code date.
- If user doesn't act on the rejected transaction within the stipulated valid days then batch will automatically reject these transactions on the Maximum reject code date – Which would be derived by adding valid days with the customer entry value date

5.20 Exchange Rate Queues

For a payments or collection contract involving a foreign currency customer account, the exchange rate required for processing is picked up by the system based on the exchange rate parameters specified for the branch and product combination involved in the transaction.

If the exchange rate is not picked up or if the exchange rate input process fails, the contract is logged into the Exchange Rate Queue. In this queue, you can manually enter the required exchange rate for the transaction. Until the exchange rate is manually entered for a contract logged in the Exchange Rate Queue, it cannot be processed. Also, such a manually entered exchange rate must be authorized to be effective, before the End of Day processes are executed, for that business day.

You can access the exchange rate queue, in the Exchange Rate Exception Queue. You can invoke this screen by typing 'PCSXRATQ' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



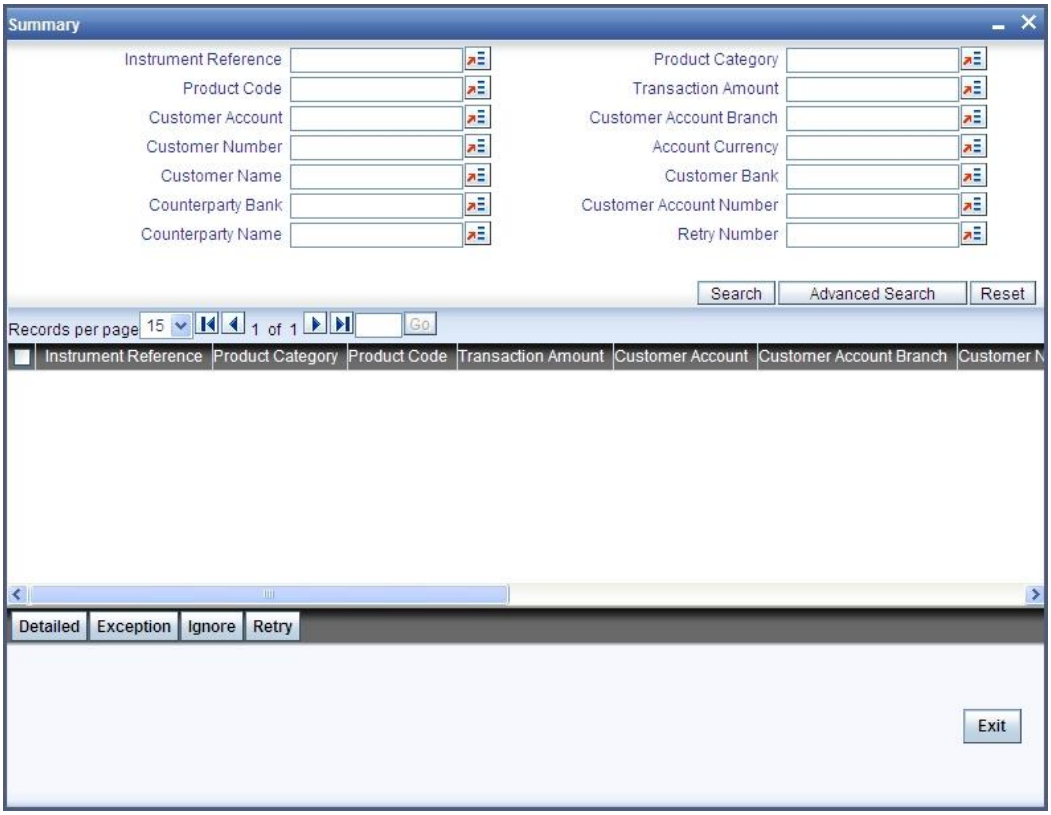
All contracts logged into the exchange rate queue are displayed, grouped according to the following:

- Authorization
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference No
- Product code
- Customer Number
- Customer Account Number
- Activation Date

Click ‘Exception’ to view the exceptions.

5.21 Periodic Exception Queues

All periodic instructions that have failed to be executed in the immediate previous Beginning of Day batch and which are still pending resolution, can be viewed in the Periodic Exception Queue. You can access this queue in the ‘Periodic Exception Queue’ screen. You can invoke this screen by typing ‘PCSPREXQ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this queue, you can also view any instructions that have failed execution on any date earlier than the application date.

The periodic instructions in the queue are displayed grouped according to:

- Instrument Reference Number
- Product Code
- Customer Account
- Customer Number
- Counterparty Name
- Counterparty Bank
- Product Category
- Transaction Amount
- Customer Account Branch
- Account Currency
- Customer Bank
- Counter Account Number

The system displays transactions of current branch only.

To view the exceptions, click the ‘Exception’ button. Click ‘Retry’ to re-process all the periodic instructions in the queue that have failed execution and have not been resolved on the application date. If the generation is successful for any of the instructions, they are marked ‘resolved’.

You can also choose to reject any of the instructions. To reject a transaction, click ‘Ignore’ in the toolbar.

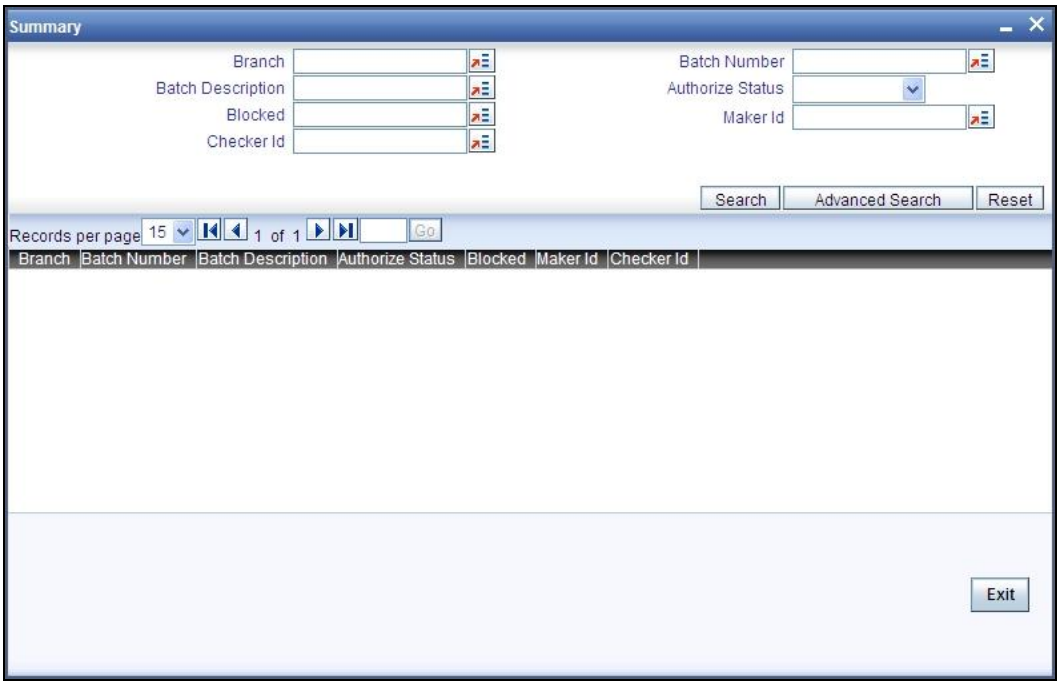
5.22 The Batch Browser

The Batch Browser lists all open batches in the system for collection transactions. You can close or re-assign batches that you opened.

You can invoke this screen by typing ‘PCSROWSE’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For each batch, the following are displayed:

- Branch
- Batch Description
- Blocked
- Checker Identification
- Batch Number
- Authorize Status
- Maker Identification



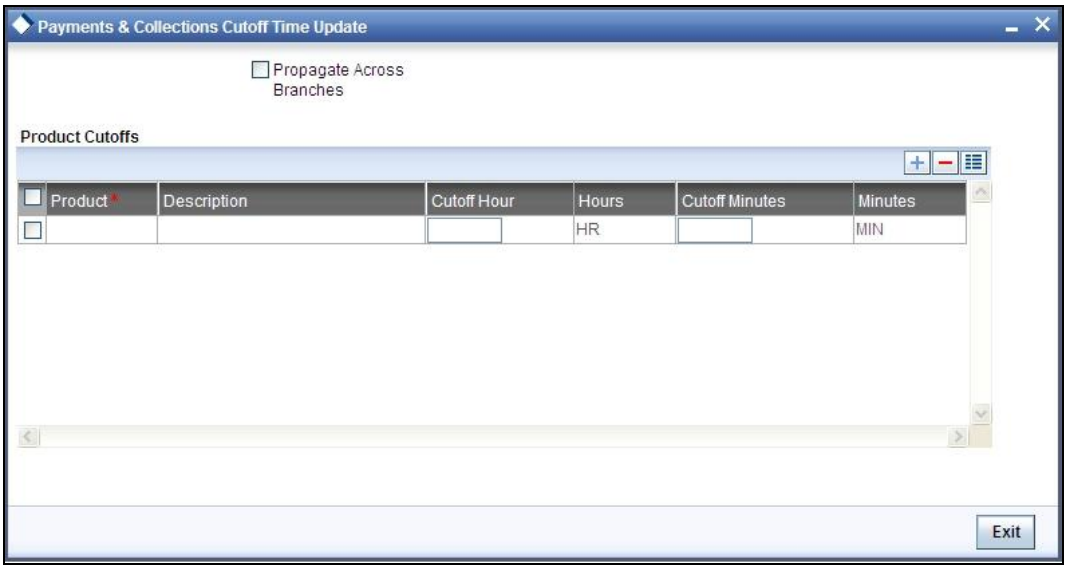
5.23 Updating Cut-Off Time Status

During the end of day run for a branch, the system resets cut-off time for all products to the time mentioned in the respective product definitions. You can use the 'Transaction Input Cutoff Status' screen to update the cut-off time for a collection product at a branch. This update can be made applicable only for a specific branch-product combination, or can be propagated across all branches for the same product.

The screen displays all products active at the branch. The cut-off times for each product can be changed here if desired.

You can also invoke this screen by typing 'PCDUTOFF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The 'Cut-Off Time Update' screen is shown below:



Select the 'Propagate Across Branches' option to update the cut-off time across all branches.

5.24 Incoming MT012 and MT019 messages

Incoming MT012 messages can be processed by the SWIFT Upload process. The last 16 characters in field 114 of MT012 are matched with -

- Reference number PC Contract
- DCN of the outgoing message that was generated

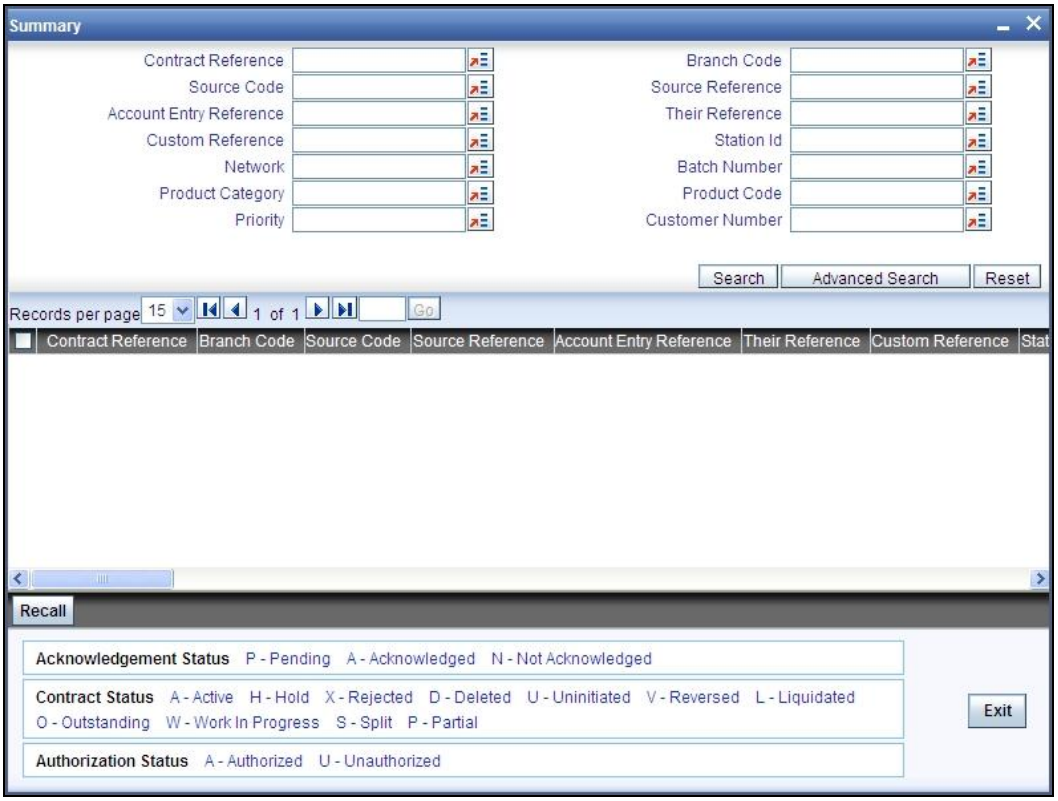
In case of a match being identified the ACK_STATUS of the corresponding PC contract is updated as ACK. In case of no match scenario, the MT012 message is put into repair.

In case of MT019 the Field 108 is looked at for processing, and is matched with "Reference number PC Contract or DCN of the Outgoing message that was generated" and not a part of it, unlike MT012. For MT019 the contract status is marked as 'NAK' i.e. Not Acknowledged.

Incoming MT012 and MT019 messages will be processed to indicate if the original payment message had been settled or rejected in the PM. The DCN number of the original payment message will be updated in field 108 of the incoming MT012 and MT019. The DCN number obtained will be used to update Flexcube messaging table.

- Incoming MT019 would be processed to update the "FUNDING_STATUS" check box of MSTB_DLY_MSG_OUT as 'N'.
- Incoming MT012 would be processed to update the "FUNDING_STATUS" check box of MSTB_DLY_MSG_OUT as 'F'.

You can invoke this screen by typing 'PCSONONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



5.25 Processing Incoming MTN96 Message

You may receive the MTN96 message as a response/answer to any one of the following messages:

- MT103 – Single Customer Credit Transfer
- MT102 – Multi Customer Credit Transfer
- MT202 – Bank Transfer
- MT192 – Request for Cancellation
- MT195 – Query/Status Request

When you receive an MTN96 message, the system will process the same depending on the message type it has responded to.

5.25.1 MTN96 Processing for MT103/MT102/MT202 Messages

The system follows the following sequence to process the MTN96 when received as a response to the above messages:

- When you book a contract or initiate a Multi Transaction Message generation, an MT103/MT202/MT102 will be generated with the 'Funding Status' as 'WAIT' and the 'Reply Status' as NULL.
- Subsequently, if you receive an MTN96 message and if Field 21 of the response message corresponds to Field 20 (Sender's Reference) of the MT103/MT102/MT202 sent, then the same will be treated as the response to that MT103/MT102/MT202 message.

  The following are the scenarios possible:

- If the status of the MTN96 received is ‘WAIT’, the Funding Status and the Reply Status of the original MT103/MT102/MT202 message will be marked as ‘WAIT’.
- If the status received is ‘ERRC’, the Funding Status of the original message will be marked as ‘NON-FUNDED’ and the Reply status as ‘CANC’. The corresponding contracts will also be reversed.

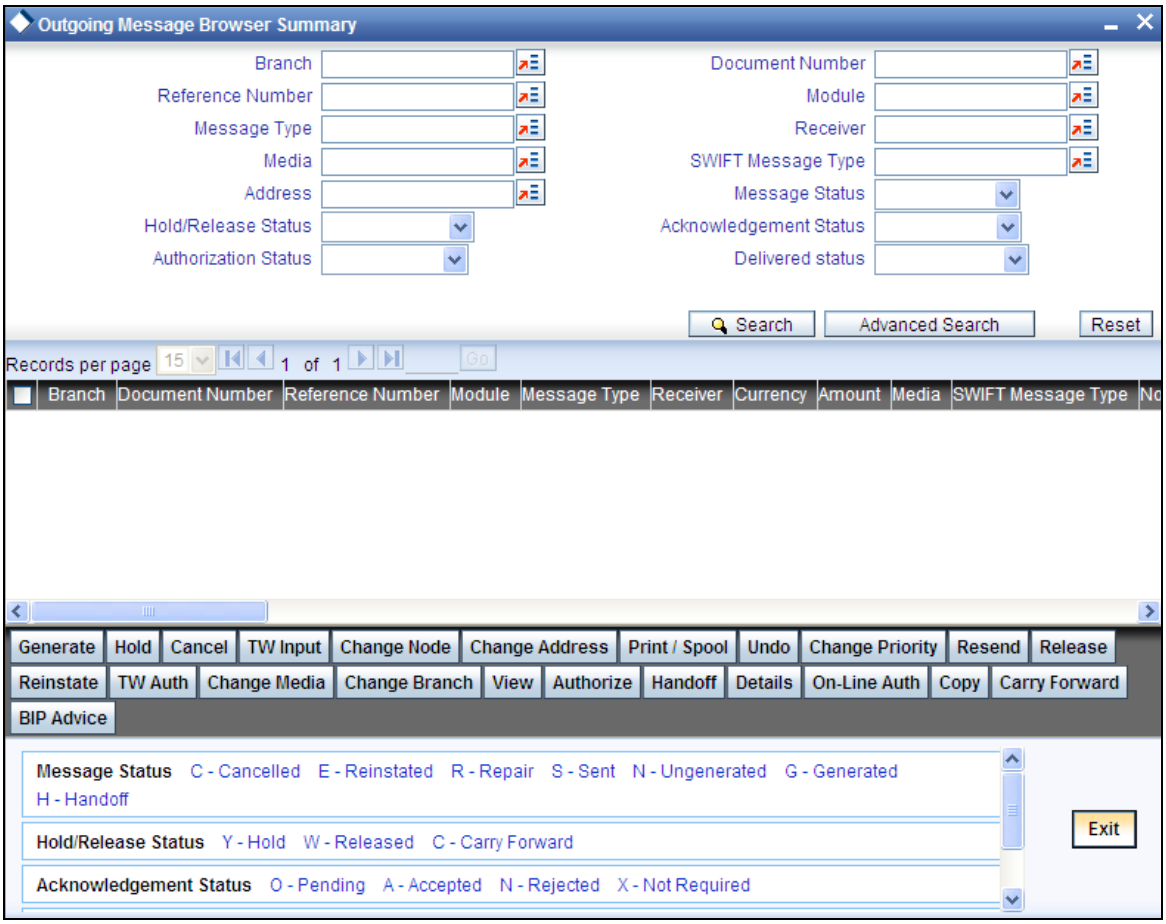
You can define an STP Rule based on which the system will process MTN96. As part of rule maintenance, you can define a User Defined Field (UDF) to capture the response (message status) received from the MTN96 message. The status can be one of the following:

- ERRC
- WAIT

The UDF can be defined thorough the ‘User Defined Fields for SWIFT Messages’ screen.

As per the STP Rule, if the answer received for an MT103 is ‘ERRC’, the transaction will stand cancelled. If the original message is MT102, the corresponding transactions will be reversed.

The reply for any message will be indicated in the ‘Outgoing Message Browser’ (Field: Reply Status) which displays all the messages that are triggered for generation. In the case of MT103, the reply status in the browser will be updated to ‘ERRC’. You can invoke this screen by typing ‘MSSOUBRS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For more details on the Outgoing Message Browser, refer the ‘Processing Outgoing Messages’ chapter of the Messaging Systems (MS) User Manual.

5.25.2 MTN96 Processing for an MT195 Message

You can send an MT195 message to seek information or clarification regarding a previous SWIFT or Non-SWIFT message you have sent. The MTN96 message will be considered as the response to an MT195 message if Field 21 (Related Reference) of the MTN96 Message corresponds to Field 20 (Transaction Reference Number) of the MTN95 that is sent.

The answer (status update) of the message and the processing will be done as per the STP Rule that you maintain.

The two scenarios possible are as follows:

- If the status received is ‘WAIT’, the Reply Status of the MT195 message will be updated as ‘WAIT’. The Funding Status of the original MT103/MT102/MT202 message for which the query was sent, will also be marked as ‘WAIT’.

- If the status received is ‘ERRC’, the Reply Status of the MTN95 message will be updated as ‘ERRC’. The Funding Status of the original MT103/MT102/MT202 message will be marked as ‘NON-FUNDED’. The Reply Status of the original MT103/MT102/MT202 will not be altered.

5.25.3 MTN96 Processing for an MT192 Message

If the field 21 of the MTN96 message corresponds to field 20 of an MTN92 sent, then the same will be treated as the response to that MTN92 message. The answer of the message and the processing will be done through the rule maintenance.

The following are the two scenarios possible –

- If the status received is ‘CANC’ then the Reply Status of the MTN92 message will be updated as ‘CANCEL’. The Funding Status of the original MT103/MT102 message will be marked as ‘NON-FUNDED’. If the underlying message type is MT102, then the system will reverse the set of transactions that are marked for reversal and then will generate a new MT102 consisting of the transactions that were not marked for reversal.
- If the status received is ‘ERRC’ then the Reply Status of the MTN92 message will be updated as ‘ERRC’.

When maintaining an STP Rule, you can create a User Defined Field (UDF) to capture the response (message status) received from the MTN96 message. The status can be one of the following:

- CANC
- ERRC

For instance, if the response to an MT192 is ‘CANC’, the system will reverse the transaction that has been created as a result of the message and the Reply Status of the MT192 will be marked as ‘CANC’.

If the answer to the MT192 is ‘ERRC’, the reply status will be updated to ‘ERRC’.

The system will update the ‘Funding Status’ (for outgoing payment messages) and the ‘Reply Status’ of the messages in the Out going Message Browser.

Refer ‘Straight Through Processing’ chapter of the Funds Transfer (FT) User Manual for details on defining STP Rules.

The following table sums up the various scenarios for MTN96 processing:

Message Type	Original Message Type	Related Ref (21)	Remarks
MT196 with status as ERRC	MT103	Field 20 of the Original Message.	The original message’s Funding Status will be marked as ‘NON-FUNDED’. The Reply Status of the original message will be marked as ‘CANC’. The Original PC Contract will be reversed.

Message Type	Original Message Type	Related Ref (21)	Remarks
MT196 with status as WAIT	MT103	Field 20 of the Original Message.	The original message's funding status will be marked as 'Waiting'. The reply status of the original message will be marked as 'WAIT'.
MT196 with status as WAIT	MT195	Field 20 of the Original Message (MT195).	The Reply Status of MT195 will be marked as 'WAIT'. The original message's Funding Status will be marked as 'Waiting'.
MT196 with status as ERRC	MT195	Field 20 of the Original Message (MT195).	The reply status of MT195 will be marked as 'ERRC'. The original message's funding status will be marked as 'NON-FUNDED'. The Original PC Contract will be reversed.
MT196 with status as CANC	MT192	Field 20 of the Original Message (MT192).	The reply status of MT192 will be marked as CANC. The MT103 will be updated with the funding status as 'NON-FUNDED'. The Original PC Contract will be reversed. Note: If the original message is MT102, the processing as explained under 'MTN96 Processing for an MT192 Message' will be done.
MT196 with status as ERRC	MT192	Field 20 of the Original Message (MT192).	The reply status of MT192 will be marked as ERRC.

Oracle FLEXCUBE supports messages such as Camt.056 and Camt.029. As part of SCT Rulebook version 4.0, the below listed SEPA messages are compatible with the xml schema v4.0:

- Pacs.008.001.02
- Pacs.004.001.02

5.25.4 Credit Validation File (CVF) Process

If Camt.056 recall request is sent for the outgoing payment, the status of the Camt.056 is sent in CVF file by STEP2. On receipt of the CVF file by the sender bank, system reads the CVF file and finds the status of the Camt.056 message. If the status is rejected, then the status is updated as rejected in the system.

5.25.5 Settled Credit File (SCF) Process

STEP2 will send the SCF file to the receiver bank. The SCF file will contain the below details

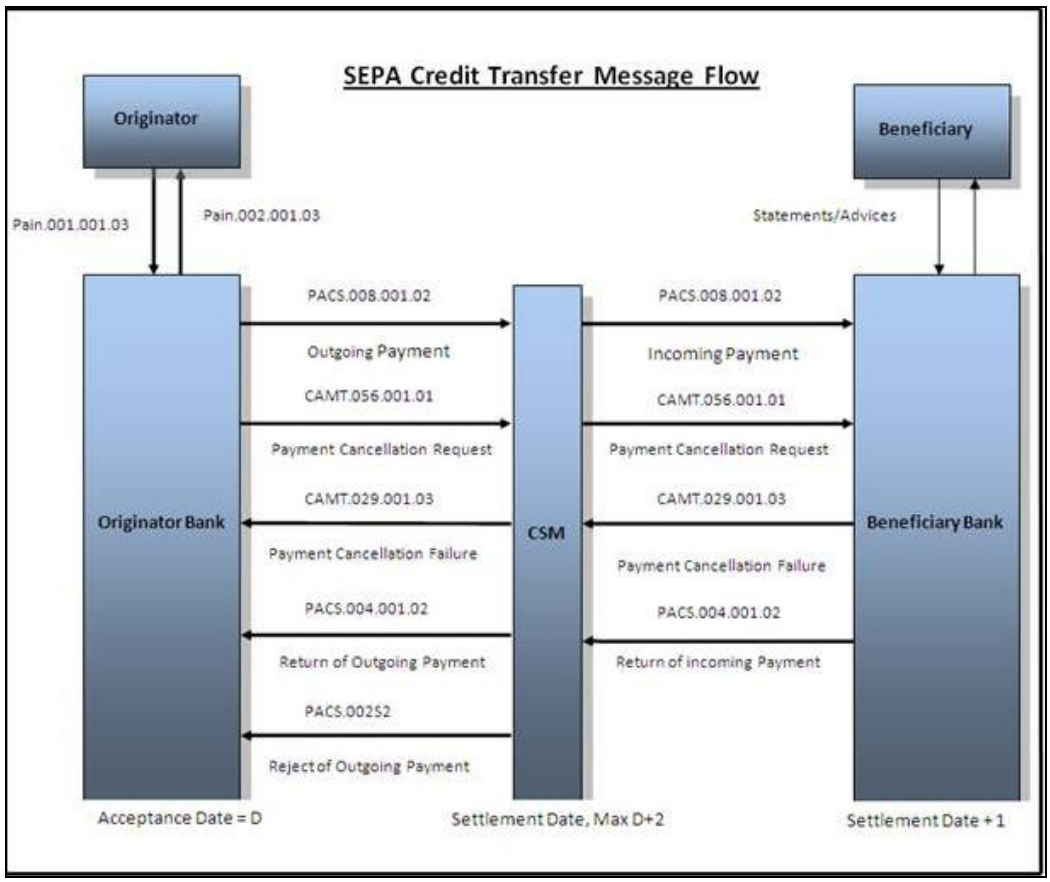
- Notification of Credit Transfer
- Return / Positive Answer to CT Recall
- Payment Recall
- Negative Answer to a CT Recall

On receipt of the SCF file, if any payment recall request is available in SCF, system cancels the incoming payment contracts which is already created using pacs.008.

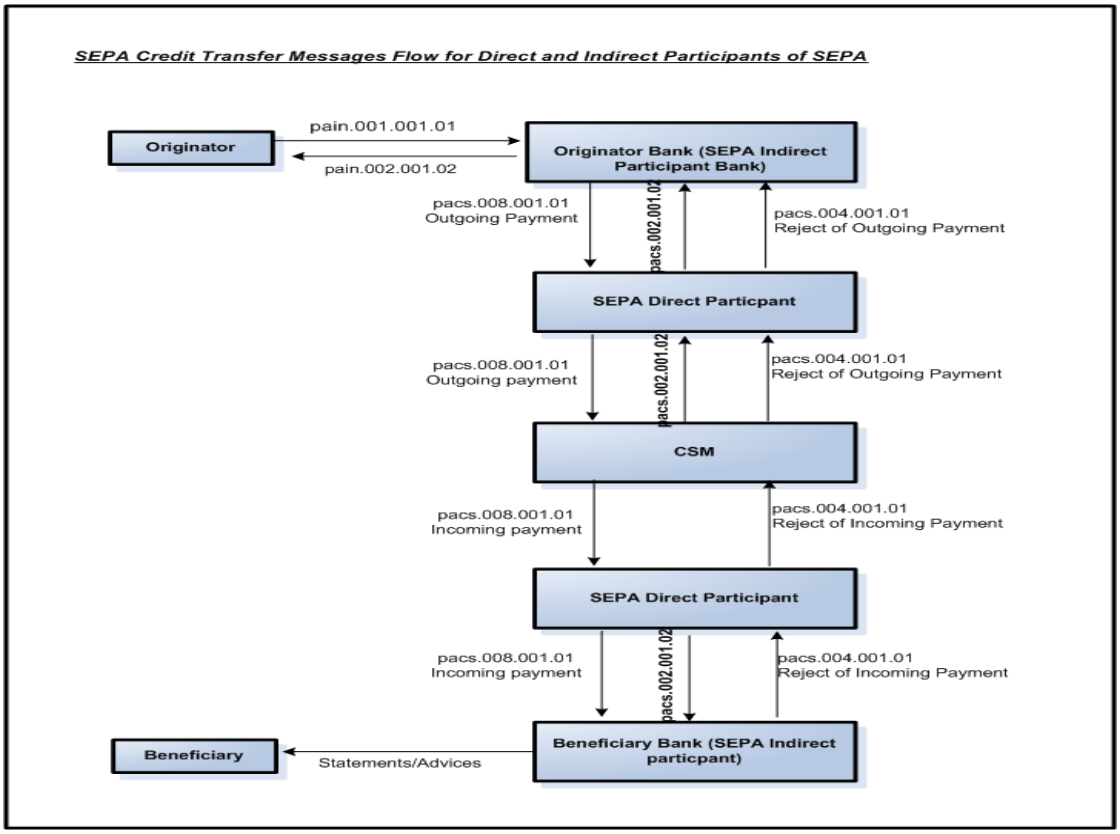
5.26 Handling SEPA Credit Transfers and Direct Debits

A SEPA credit transfer (SCT) is a transaction done on behalf of the Originator holding a payment account with the Originator Bank, in favour of a Beneficiary holding a payment account with the Beneficiary Bank.

The picture below gives the schematic representation for SEPA credit transfers processing.

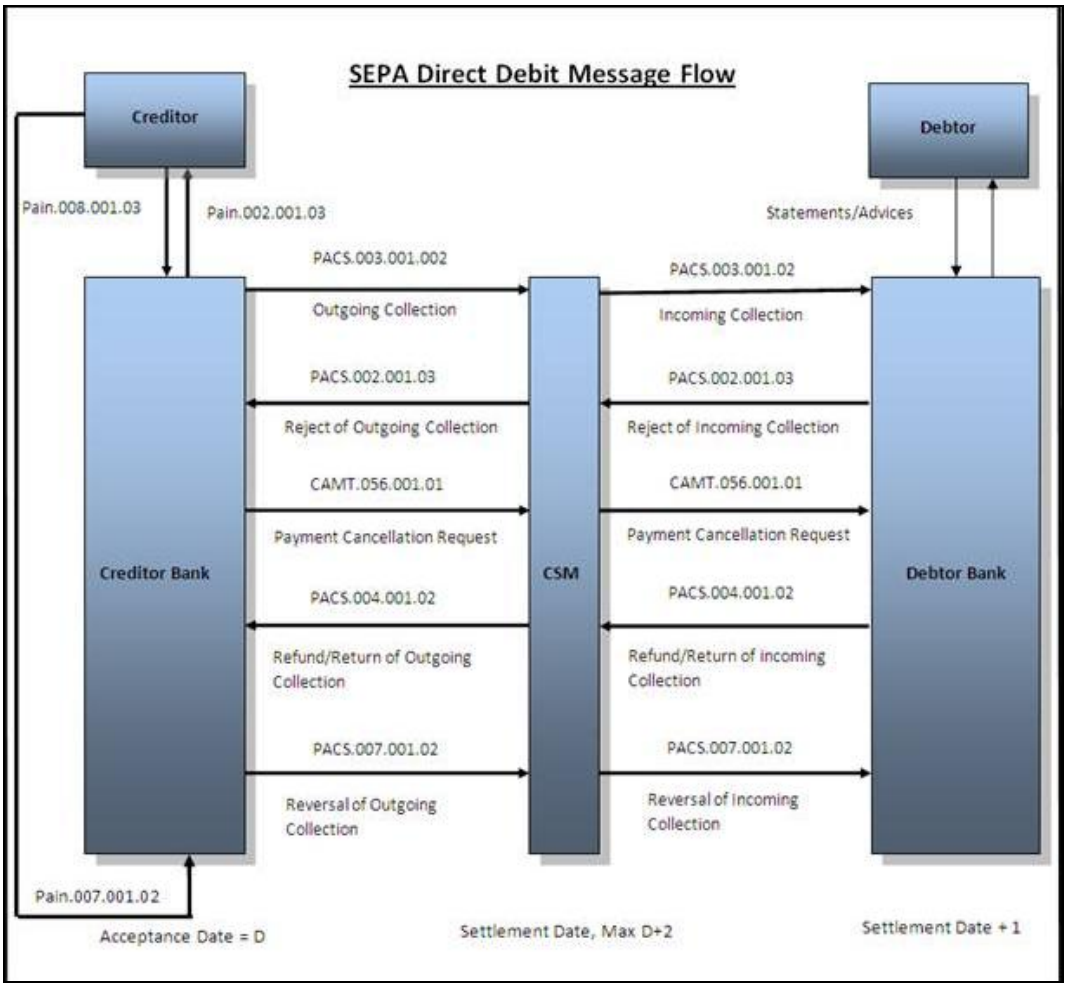


The picture below gives the schematic representation for SCT processing from indirect participants (Originator and Beneficiary of Indirect participants of SEPA).



A SEPA Direct Debit Transfer (SDD) is a transaction done for collecting funds from a debtor's account with a debtor bank and is initiated by a creditor via its bank (the creditor bank) as agreed between the Debtor and Creditor.

The picture below gives the schematic representation for SEPA Direct Debits processing.



The Common Payments Gateway is used to handle the SEPA (Single Euro Payments Area) messages for Credit/Debit Transfers. The incoming XML messages for SCT and SDD are uploaded into Common Payments Gateway and based on the STP rules specified the SCT and SDD transactions are created in the PC module.

Creditor Bank

Manual Creation

The following are the features for manual creation:

- The Local Instrument Value defaulted or entered for the transaction must be same as the Collection Scheme Type of the outgoing collection Product and is validated.
- Static data for error code ‘PC-SVV-09N’ is used, when Local Instrument Value and Collection Scheme Type doesn’t matches.
- If Local Instrument Value is not specified for outgoing collection, then the system defaults the collection scheme type specified at the product with Local Instrument Type as ‘Code’.
- If ‘Collection Scheme Type’ is not maintained at product level, then the system will not validate ‘Local Instrument Value’ and ‘Local Instrument Type’.
- The system validates such that for the Collection Scheme type ‘B2B’, the selected customer must not be of type ‘Individual’.

- During processing, if Local Instrument Value is ‘B2B’ and if Creditor’s account is individual customer’s account then system will display ‘PC-SVV-09M’ error.
- If the creditor account is Joint account, then the system checks the customer type of the main customer.

File Processing

The following are the features for manual creation:

- For Incoming file processing of Outgoing Collection, STP rule must be setup in such a way that ‘Local_Instrument_Value’ needs to be considered in addition to the existing parameters to resolve into product with collection scheme type as ‘B2B’.
- During processing, if Local Instrument Value is ‘B2B’ and if Creditor’s account is individual customer’s account, then the system displays an error and transaction is moved into Transaction Repair (TR) queue.

Debtor Bank

Manual Creation

For manual creation of Incoming Collection, collection scheme type and customer type are validated, with respect to Incoming Collection product.

File Processing

- For Incoming Collection file processing, STP rule is setup in such a way that ‘Local_Instrument_Value’ is considered in addition to the existing parameters to resolve in product with collection scheme type as ‘B2B’.
- During processing, if Local Instrument Value is ‘B2B’ and if Debtor’s account is individual customer’s account then system will raise an error.
- If the debtor account is Joint account, then the system checks the customer type of the main customer.
- The system rejects the above by default with the error code ‘PC-SVV-09M’ and ISO reject code ‘AC13’.
- If auto reject mapping is not configured, then the system moves the incoming collection transaction into Transaction Repair (TR) queue.
- Static data for ISO Reject code is ‘AC13’.

Note that the message generated from DP to CSM is compliant with EBA STEP2 SEPA rule book and the message generated from DP to IP is ISO standard compliant.

5.27 Processing Payment Cancellation Request

The Payment/Collection Cancellation Request (Camt.056.001.01) message is sent by a Case Creator/Case Assigner to a Case Assignee. This message is used to request the cancellation of an original payment instruction. The Payment Cancellation Request message is exchanged between the instructing agents. The instructing agent requests the cancellation of an interbank payment message previously sent (such as FIToFICustomerCreditTransfer, FIToFICustomerDirectDebit or FinancialInstitutionCreditTransfer). The negative answer to the Payment Cancellation message is Camt.029 message.

Note the following:

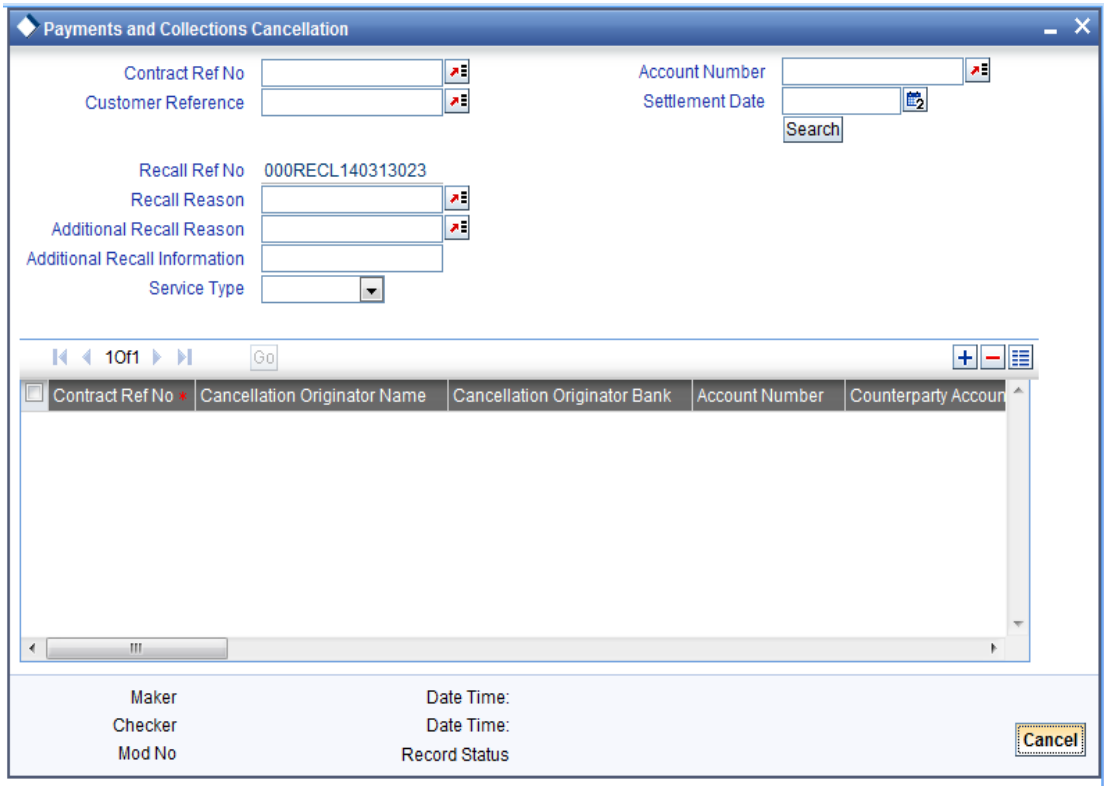
- For Recalling the Outgoing Collection and for Recalling of Credit Transfer, the system uses the Camt.056 message.

- The Camt.029 is resolution of investigation message which is used to answer the Camt.056.

5.27.1 Recalling Credit Transfer - Camt.056.001.01

Oracle FLEXCUBE provides a facility to identify the contracts which needs to be re-called for which pacs.003.01.02 or pacs.008.01.02 message already sent. The system generates the Camt.056 message and sends it to the assignee to cancel the already sent message. The Camt.056 message caters for single or group cancellation requests.

You can mark the list of contracts for which Camt.056 needs to be generated through 'SEPA Payment Cancellation' screen. You can invoke this screen by typing 'PCDRCLIN' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to capture the following details here:

Original Message Reference Number

Select the original message reference number from the adjoining option list.

Contract Reference Number

Select the contract reference number from the adjoining option list.

Customer Reference

Select the customer reference number from the adjoining option list.

Account Number

Select the account number from the adjoining option list.

Settlement Date

Specify the settlement date.

Recall Reference Number

System displays the unique sequence number.

Recall Reason

Select the recall reason from the adjoining list of values that display the valid ISO Reject codes applicable for the Payments and Collections Cancellations.

Cancellation' initiation processing in this screen validates the entered ISO Reject code against the applicable exceptions as maintained in the 'Reject Code maintenance'.

An error message would be displayed if the entered Reject code is not applicable to the 'Cancellation' initiation exception.Additional Recall Reason

Specify a text value of 105 characters for the field, which must be a description about the fraudulent origin of the transaction.

If 'Fraudulent' field is not 'Additional recall Reason' and 'Additional Recall Information' field is defined, then the system throws an error.

Additional Recall Information

If 'Fraudulent' is selected in the 'Additional Recall Reason' field, then specify details on the fraudulent origin of the transaction. The system will throw an error if 'Additional Recall Information' is entered when 'Fraudulent' is not the additional recall reason. A maximum of 105 characters can be specified in this field.

Service Type

Specify the value for the field from the adjoining drop-down list.

The field takes following values-

- SCT
- SDD CORE
- SDD COR1
- SDD B2B

Note the following:

- Option 'SDD B2B' should be used for Request for Cancellation of Collections executed for B2B.
- SDD COR1 is selected for 'Request for cancellation of collections for shorter time cycle transactions.

Click on the 'Search' button to fetch the matching contracts based on the search criteria provided.

The system generates the Camt.056 message only for liquidated contracts.

Outgoing Cancellation Request

You can send the cancellation request for SNCE through payment Cancellation screen. If the initiation of this request is after the maximum cancellation request date then the system do not allow cancellation of such contracts.

The options for cancelling requests for SNCE are:

01	Duplicate Transference
02	Transference with errors from the ordering or presenting bank.
03	Transference with error from the ordering customer
04	.wrong direct debit
05	.duplicate direct debit

Cancellation of Outgoing Payment on bank error: Once request for cancellation is approved, the original outgoing contract is processed by booking reject of outgoing contract. In this case the credit accounting date will be the value date of the original transaction.

Cancellation of Outgoing Payment on customer error: Once request for cancellation is approved, the original outgoing contract is processed by booking reject of outgoing contract. In this case the credit accounting date for a transaction is the date cancellation response received.

Contract Reference Number

Select Contract Reference Number from the adjoining option list

Cancellation Originator Name

Specify the name of the cancellation originator The value for the field, can be 70 characters long.The system validates the cancellation originator name for cancellation request with reason 03.

Cancellation Originator Bank

Specify the bank of the cancellation originator.

Specify either Cancellation Originator Name or Cancellation Originator Bank.

The cancellation originator bank is validated for cancellation request with reasons 01 and 02.

The system defaults the following:

- Account Number
- Cpty Account Number
- Product Code
- Customer Ac Branch
- Customer Ac Currency

- Customer No
- Bank Code
- Transaction Amount
- Transaction Currency
- File Ref No
- Out Message Ref No
- Out Msg Name
- Out Msg Date

CSM Reject Reference NumberCSM Reject CodeCSM Reject Details

Recall Status

The system updates the recall status.

Original Contract Reference Number

Specify the original contract reference number.

If the cancellation request is initiated with reason as Duplicate transference then the system captures the original contract reference number.

Cancellation Commission Code

Select the cancellation commission code from the adjoining option list.

Cancellation Commission Amount

Specify the cancellation commission amount.

You have an option to select the contracts from the list of contracts. While saving the selected contracts, the system creates a reference number and inserts the contract details in new data store.

The table below explains the list of Recall Reason:

AGNT	Incorrect Agent	Agent in the payment workflow is incorrect
CURR	Incorrect Currency	Currency of the payment is incorrect
CUST	Requested By Customer	Cancellation is requested by the debtor
CUTA	Cancel Upon Unable To Apply	Cancellation requested because an investigation request has been received and no remediation is possible
DUPL	Duplicate Payment	Payment is a duplicate of another payment
UPAY	Undue Payment	Payment is not justified.

The set of transaction stored for payment cancellation is authorized and the system picks only authorized records for payment cancellation message generation.

The system generates the Camt.056 for all contracts for which recall is requested through 'SEPA Payment Cancellation'. It does not validate the number of days before which the recall can be made.

You can manually reject the cancellation request by inputting the CSM Reject Detail , Reject Code and Reject Reference Number.

On Saving the cancellation status will be changed into Rejected By STEP 2.

Rejection of Cancellation of Payments

On rejection, 'Cancellation Status' at cancellation request level would be marked as 'Rejected'.

'Reject Code', 'Reject Detail' entered during reject operation would populate 'CSM Reject Code' and 'CSM Reject Detail' fields respectively at cancellation request level.

Rejection of Cancellation of Collections

On rejection, 'Cancellation Status' at cancellation request level would be marked as 'Rejected'. 'Reject Code', 'Reject Detail' entered during reject operation would populate 'CSM Reject Code' and 'CSM Reject Detail' fields respectively at cancellation request level.

This rejection process would re-activate the original Outgoing Collection with the contract details as prior to the cancellation. An event 'RACT' will be logged for the original Outgoing Collection in the contract events data store.

5.27.1.1 Handling Cancellation of Outgoing Payments & Collections that are not dispatched to CSM

Cancellation requests are made in 'Payments and Collections Cancellation' (PCDRCLIN) screen. You can 'Reject' the Outgoing Payment contract by performing pre-settlement rejection (RJBS) if the Outgoing Payment is not dispatched. On Rejection The status will be changed into Recall Success. Accounting entries passed during debit liquidation and credit liquidation would be reversed. Dispatch process does not consider this rejected Outgoing Payment contract and Cancellation request. Cancellation of Outgoing Collections that are not dispatched to CSM would follow the same processing as described in the above points.

5.27.1.2 Handling Manual Rejection of Cancellation (Camt.056) for Payments and Collections

Payments and Collections Cancellation (PCDRCLIN)

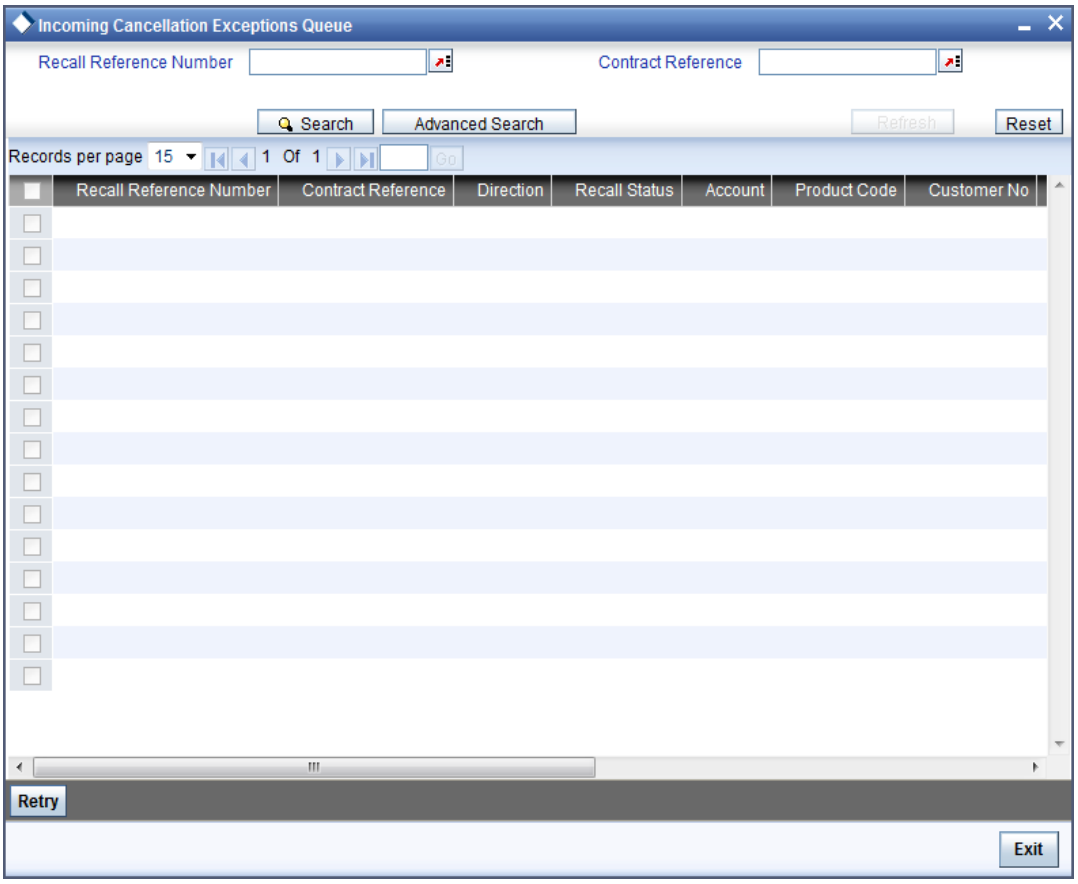
You can manually reject cancellation for Payments and Collections using 'Payments and Collections Cancellation' screen.

- Rejection of Cancellation of Payments - On rejection, 'Cancellation Status' at cancellation request level would be marked as 'Rejected'. 'Reject Code', 'Reject Detail' entered during reject operation would populate 'CSM Reject Code' and 'CSM Reject Detail' fields respectively at cancellation request level.
- Rejection of Cancellation of Collections -

- On rejection, ‘Cancellation Status’ at cancellation request level would be marked as ‘Rejected’.
- ‘Reject Code’, ‘Reject Detail’ entered during reject operation would populate ‘CSM Reject Code’ and ‘CSM Reject Detail’ fields respectively at cancellation request level.
- This rejection process would re-activate the original Outgoing Collection with the contract details as prior to the cancellation.
- A new event ‘RACT’ will be logged for the original Outgoing Collection in the contract events data store.

Incoming Cancellation Exceptions Queue (PCSCANEX)

The ‘Incoming Cancellation Exception Queue’ (PCSCANEX) is used to log the transactions that are failed during cancellation Acceptance and Rejection processing. The exception queue status for the failed transactions during cancellation processing will be ‘CR’. The error code and error description for the failures can be displayed in this screen against each transaction.You can invoke this screen by typing ‘PCSCANEX’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



This screen will have the following fields,

Recall Reference Number

Indicates the reference number generated for cancellation. Maximum length can be 16 characters.

Contract Reference

Indicates the original contract reference number for which cancellation is received. Maximum length can be 16 characters.

Direction

Indicates whether the transaction is incoming or outgoing. Maximum length can be 1 character.

Recall Status

Indicates the status of cancellation. Maximum length can be 1 character.

Customer No

Indicates the customer involved in the transaction.Maximum length can be 9 characters.

Product Code

Indicates the product used for the original contract.Maximum length can be 4 characters.

Account

Indicates the customer account used in the transaction. Maximum length can be 35 characters.

Transaction Amount

Indicate the amount of the original transaction. Maximum amount can be 999999999999999.99

Transaction Currency

Indicates the currency used in the original transaction. Maximum length can be 3 characters.

Error Code

Indicates the error faced during cancellation processing.Maximum length can be 11 characters

Error Description

A display field to describe the error faced during cancellation processing.

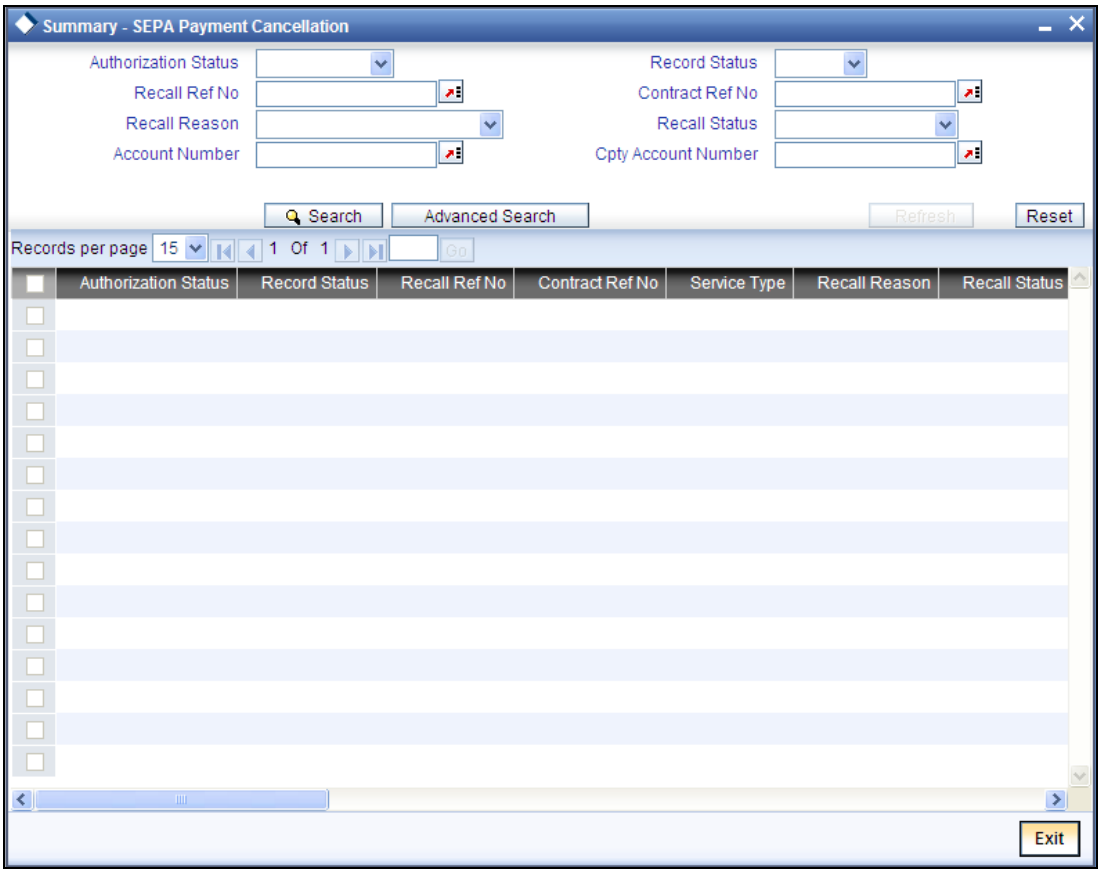
Exception Queue

Indicates the status of exception queue. Maximum length can be 2 characters.

Click' Retry' button to retry the cancellation processing. Once the transaction is corrected from the error cause, cancellation processing can be retried by using 'Retry' button. 'Retry' option will execute the cancellation processing on the selected transaction. On successful processing, the exception queue status of a transaction will be changed to '##'.

5.27.2 Viewing SEPA Payment Cancellation Summary Details

You can view the summary details of a SEPA Payment Cancellation in 'SEPA Payment Cancellation – Summary' screen. You can invoke this screen by typing 'PCSRCLIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can query based on any combination of the following fields:

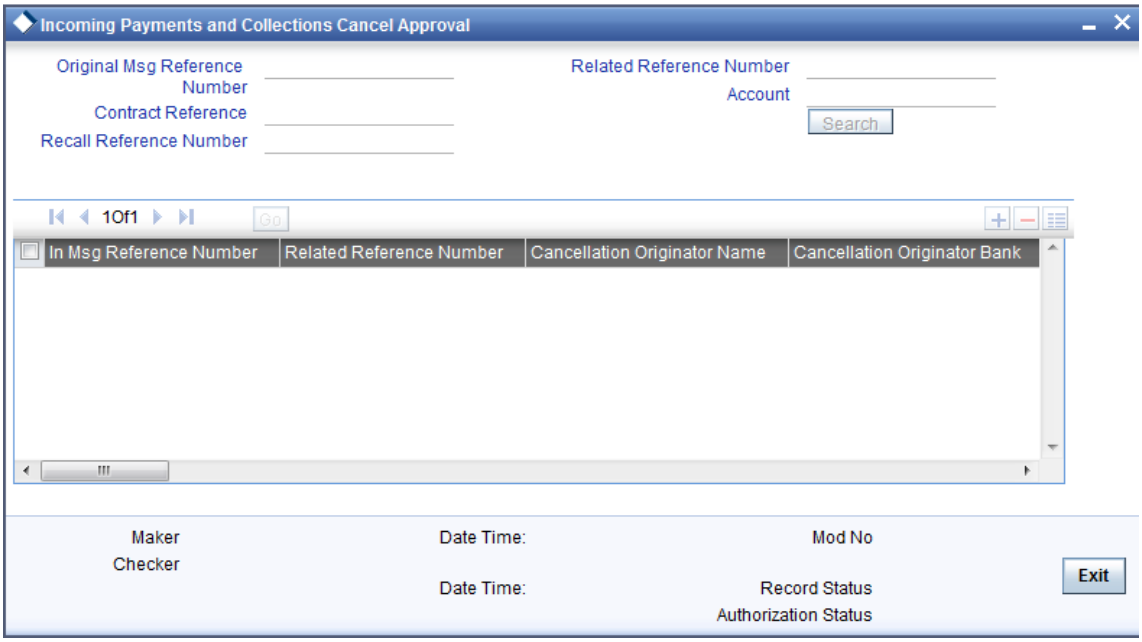
- Authorization Status
- Recall Ref No
- Recall Reason
- Account Number
- Record Status
- Contract Ref no
- Recall Status
- Cpty Account Number

After specifying the parameters for the query, click ‘Search’. The system displays all the records matching the parameters specified.

5.28 Processing Incoming Camt.056 Messages

On receipt of incoming Camt.056, system identifies matching Pacs.008/Pacs.003 based on the Original Message ID and Original transaction ID provided in the incoming Camt.056. If no matching contract found, system updates the Camt.056 message status as Repair.

Oracle FLEXCUBE provides a facility to approve/reject the incoming Camt.056 for Incoming payment messages through 'Incoming Payment and Collections Cancel Approval' screen. You can invoke this screen by typing 'PCDRCLOT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to capture the following details here:

Original Message Reference Number

Select the Original Message Reference Number from the adjoining option list.

Contract Reference Number

Select the Contract Reference Number from the adjoining option list.

Recall Reference Number

System defaults the unique sequence number.

Related Reference Number

Select the Related Reference Number from the adjoining option list.

Account Number

Select the Account Number from the adjoining option list.

Click on 'Search' button to fetch the matching incoming messages based on the search criteria.

Incoming Cancellation Request

You can accept or reject the process of incoming cancellation request through Incoming Payment Cancellation Approval screen. The options for rejecting cancellation for incoming payment are:

51	Insufficient balance
53	Customer specific order to not attend the request.
54	Charged account cancelled or audited or confiscated.
55	Public restrained account.
61	Absence of beneficiary authorization
62	Already cancelled
65	Non existent or wrong data

The option for accepting cancellation for incoming payment is:

08	Issuing entity request

All the cancellation request transaction is logged to the CPG. The system defaults the request with message type CNLCT. You can accept or reject the request within the number of days maintained at product level.

If the request is accepted then the cancellation status will be approved.

If the request is rejected then the system updates the cancellation status as ‘Rejected’

There is no accept or reject process for incoming collection cancellation requests. The system books a reject of incoming collection contract with message type as CNLDD.

Cancellation Originator Name

Specify the name of the cancellation originator.

Cancellation Originator Bank

Specify the Bank of the cancellation originator.

Specify either Cancellation Originator Name or Cancellation Originator Bank.

Approve/Reject

Select Approve or Reject from the adjoining option list.

Reject Code

Select the reject code from the adjoining option list.

You can specify the ISO Reject code in this screen during the ‘Cancellation’ acceptance/rejection operation.

During ‘Cancellation’ acceptance/rejection processing in this screen system validates the entered ISO Reject code against the applicable exceptions as maintained in the ‘Reject Code maintenance’. An error message would be displayed if the entered Reject code is not applicable to the ‘Cancellation’ acceptance/rejection exception.The system defaults the following:

- In Msg Reference Number
- Related Reference Number
- Account No
- Counterparty Account Number
- Product Code
- Customer Account Branch
- Customer Account Currency
- Customer No
- Counterparty Bank Code
- Transaction Amount
- Transaction Currency
- Recall Reference Number
- Contract Reference
- Direction
- Recall Status
- Dispatch Reference Number
- Dispatch File Name
- Out File Reference Number
- Out Msg Reference Number
- Out Msg Name
- Out Msg Creation Date
- CSM Reject Reference Number
- CSM Reject Code
- CSM Reject Detail
- Process Status
- Error Code

Original Recall Reason

The value for the field is defaulted from the CPG upload data store. Cancellation requests can be approved or Rejected based on the reasons defined in the field.

Original Additional Recall Reason

The value for the field is defaulted from the CPG upload data store. Cancellation requests can be approved or Rejected based on the reasons defined in the field.

Original Additional Recall Information

The value for the field is defaulted from the CPG upload data store. Cancellation requests can be approved or Rejected based on the reasons defined in the field.

Cancellation Originator Name

Specify the value for the field, which is of length 70 characters.

. The name is viewed in the following messages-

- Customer and FI Payment Cancellation(Camt.056.001.01)
- FI to FI Negative answer to Payment Cancellation(Camt.029.001.01)

Additional Reject Reason

Select the additional reject reason from the adjoining option list

Specify either Reject code or Additional reject reason.

Cancellation Commission Code

Select the cancellation commission code from the adjoining option list.

Cancellation Commission Amount

Specify the cancellation commission amount.

The ‘Incoming Payment Cancellation Approval’ screen lists only the incoming payment contracts. You can select the message and approve or reject the recall request. The system does not validate the number of days before the recall request can be processed. If you reject the incoming recall message, then you have to input the reject reason. On save of the selected contracts, the system creates a reference number and inserts the message details in new data store.

The table below lists the reject reason maintained in the system:

LEGL	Legal Decision Reported when the cancellation cannot be accepted because of regulatory rules.
AGNT	Agent Decision Reported when an agent refuses to cancel.
CUST	Customer Decision Reported when the cancellation cannot be accepted

The system authorizes the set of transaction stored for payment cancellation. It picks only authorized records for payment cancellation initiation. During recall of the contract, the recall reason should be the recall reason provided in the camt.056 message.

For incoming collection contracts cancellation, the approval is not applicable and system recalls the contract with reject reason provided in camt.056.

Since incoming collection cancellation requests cannot be rejected by the receiver bank, on receipt of Camt.056 for Incoming Collection Cancellation, system directly recalls the original contract. The mark EOTI validations check the pending approval for the cancellation requests. Validation is done considering the cancellation acceptance parameters captured at product level. Number of days from the product will be validated for pending approval based on the cancellation reason. If any of the cancellation request is not approved then the system aborts the EOTI process.

5.28.1 Handling of Camt.056 for Incoming payments in Transaction Repair queue

Any Incoming **Camt.056** on repaired Incoming Payment will fail since the original Incoming Payment contract is in 'TR'queue. A static data for the error code 'PC-SVV-106' is made available and used during cancellation processing when the original contract is in 'TR' queue.

This error code and error description is logged against the **Camt.056** received and the cancellation transaction is logged into 'CR' queue. An information message is displayed/logged describing that the cancellation transaction is logged into 'CR' queue.

In order to respond to the received **Camt.056** message, Original Incoming Payment contract in 'TR' queue is corrected by re-processing original contract with Unsettle GL. Once the original Incoming Payment contract is cleared from TR queue, cancellation transaction is retried in 'Incoming Cancellation Exception Queue' screen and the response for the cancellation request is sent to CSM.

5.28.2 Handling of Camt.056 for Incoming Collections in Transaction Repair queue

Manual approval of cancellation of Incoming Collections

You can approve the cancellation request received for Incoming Collection transactions that are not auto approved or failed during auto approval using the screen 'Incoming Payments and Collections Cancel Approval'.
'Approval' process on Incoming **Camt.056** on Incoming Collection will fail since the original Incoming Collection is in 'TR' queue. Cancellation transaction would be logged into 'CR' queue. An information message is displayed/logged that describes that the cancellation transaction would be logged into 'CR' queue.
In order to process received **Camt.056** message, Original Incoming Collection contract in 'TR' queue is corrected by re-processing original contract after correcting the error cause.

Once the original Incoming Collection contract is cleared from TR queue, cancellation transaction is retried in 'Incoming Cancellation Exception Queue' screen

5.28.3 Handling Conflict Scenarios

5.28.3.1 Payments

- **Case 1** – Receipt of **Pacs.004** from Creditor Bank for Outgoing Payments for which **Camt.056** is already sent by Debtor Bank.When CSM processes **Pacs.004** for Outgoing Payment, Debtor Bank processes the incoming **Pacs.004** and cancellation request is rejected.

- When original Outgoing Payment is unaffected after Cancellation (Camt.056) request, Incoming **Pacs.004** on original Outgoing Payment is processed as Reject of outgoing payment.

- The cancellation request can be manually rejected in 'Payments and Collections Cancellation'

(PCDRCLIN) screen or can be rejected by processing Pacs.002 on Camt.056 sent by CSM.

Case 2 – Receipt of **Camt.056** from Debtor Bank for Incoming Payments for which **Pacs.004** is already sent by Creditor Bank.

- When CSM processes **Camt.056** for Incoming Payment, Creditor Bank processes the incoming **Camt.056** and reject of Incoming Payment is rejected.
- When the original Incoming Payment contract is not active, cancellation processing on original Incoming Payment fails and the cancellation transaction gets logged into 'CR' queue.
- In order to respond to received Camt.056 message, 'Reject of Incoming Payment' has to be rejected either manually in 'Payments and Collections Transaction Input' (PCDONONL) screen by the reject operation available or on receipt of **Pacs.002** for **Pacs.004** from CSM.
- This rejection process re-activates the original Incoming Payment with the contract details as prior to the initial rejection.
- An event 'RACT' will be logged for the original Incoming Payment in the contract events data store.
- Once the original Incoming Payment gets re-activated, the cancellation transaction is retried in 'Incoming Cancellation Exception Queue' screen and the response for the cancellation request is sent to CSM.

5.28.3.2 Collections

Case 3 – Receipt of **Camt.056** from Creditor Bank for Incoming Collections for which **Pacs.002** is already sent by Debtor Bank.

- When CSM processes **Camt.056** for Incoming Collection, Debtor Bank processes the incoming **Camt.056.**
- When the original Incoming Collection contract is not active, cancellation processing on original Incoming Collection fails and the cancellation transaction gets logged into 'CR' queue.
- In order to respond to received Camt.056 message, 'Reject of Incoming Collection' is rejected either manually in 'Payments and Collections Transaction Input' (PCDONONL) screen by the reject operation available or on receipt of **Pacs.002** for **Pacs.002** from CSM.
- This rejection process would re-activate the original Incoming Collection with the contract details as prior to the initial rejection.
- An event 'RACT' is logged for the original Incoming Collection in the contract events data store.
- Once the original Incoming Collection gets re-activated, the cancellation transaction is retried in 'Incoming Cancellation Exception Queue' screen and the response for the cancellation request is sent to CSM.

Case 4 - Receipt of **Pacs.002** from Debtor Bank for Outgoing Collections for which **Camt.056** is already sent by Creditor Bank.

- When CSM processes **Pacs.002** for Outgoing Collection, Creditor Bank processes the incoming **Pacs.002** and cancellation request is rejected.
- The cancellation request **Camt.056** for Outgoing Collection is rejected manually in 'Payments and

Collections Cancellation' (PCDRCLIN) screen or on receipt of **Pacs.002** for **Camt.056** from CSM.

- This rejection process would re-activate the original Outgoing Collection with the contract details as prior to the cancellation.
- An event 'RACT' will be logged for the original Outgoing Collection in the contract events data store.
- Now, pre-settlement rejection **Pacs.002** on Outgoing Collection is processed.

Case 5 – Receipt of **Pacs.007** from Creditor Bank for Incoming Collections for which **Pacs.004** (Recall) is already sent by Debtor Bank.

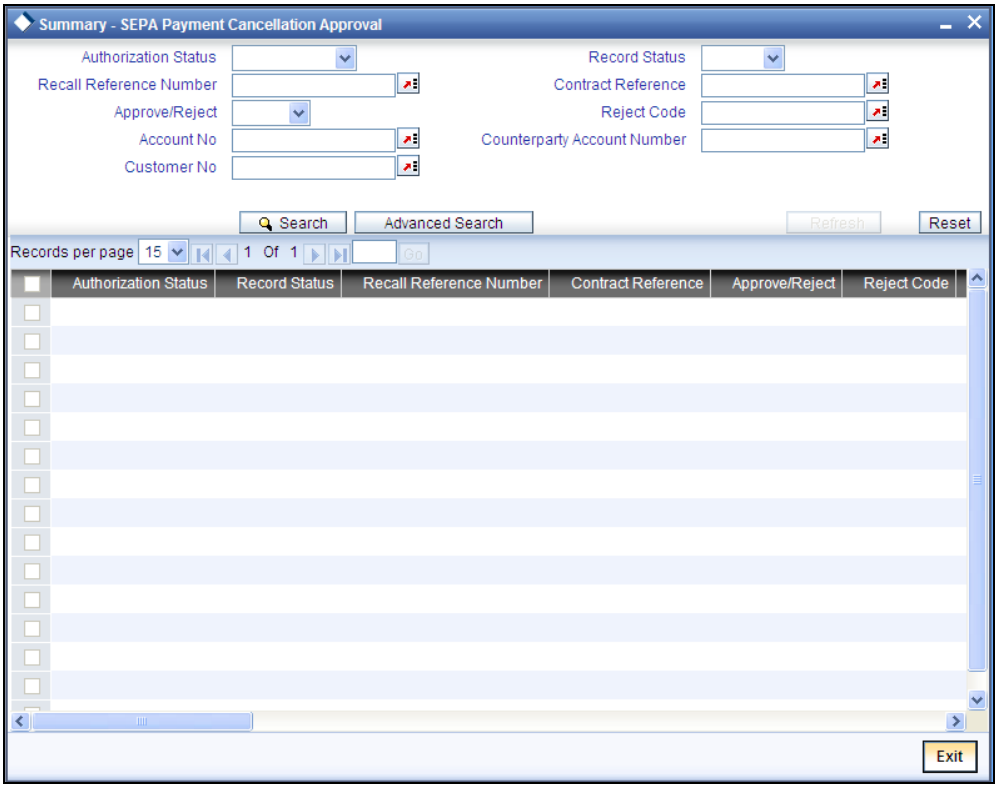
- When CSM processes **Pacs.007** for Incoming Collection, Debtor Bank processes the incoming **Pacs.007.**
- When the original Incoming Collection contract is not active, reversal processing on original Incoming Collection fails and the reversal transaction gets logged into 'TR' queue.
- In order to respond to received **Pacs.007** message, 'Recall of Incoming Collection' is rejected either manually in 'Payments and Collections Transaction Input' (PCDONONL) screen by the reject operation available or on receipt of **Pacs.002** for **Pacs.004** from CSM.
- This rejection process would re-activate the original Incoming Collection with the contract details as prior to the initial recall.
- An event 'RACT' will be logged for the original Incoming Collection in the contract events data store.
- Once the original Incoming Collection gets re-activated, the reversal transaction is retried in 'Transaction Exception' screen (PCSREXQ).

Case 6 - Receipt of **Pacs.004** (Recall) from Debtor Bank for Outgoing Collections for which **Pacs.007** is already sent by Creditor Bank.

- When CSM processes **Pacs.004** for Outgoing Collection, Creditor Bank processes the incoming **Pacs.004**.
- When the original Outgoing Collection contract is not active, recall processing on original outgoing collection fails and the recall transaction gets logged into 'TR' queue.
- In order to process the received **Pacs.004** message, 'Reversal of Outgoing Collection' is rejected manually in 'Payments and Collections Transaction Input' (PCDONONL) screen by the reject operation available or on receipt of **Pacs.002** for **Pacs.007** from CSM.
- This rejection process re-activates the original Outgoing Collection with the contract details as prior to the reversal event.
- An event 'RACT' will be logged for the original Outgoing Collection in the contract events data store.
- Once the original Outgoing Collection gets re-activated, the recall transaction is retried in 'Transaction Exception' screen (PCSREXQ).

5.28.4 Viewing SEPA Payment Cancellation Approval Summary Details

You can view the summary details of a SEPA Payment Cancellation Approval in 'SEPA Payment Cancellation Approval – Summary' screen. You can invoke this screen by typing 'PCSRCLOT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can query based on any combination of the following fields:

- Authorization Status
- Recall Reference Number
- Approve/Reject
- Account Number
- Customer Number
- Record Status
- Contract Reference Number
- Reject Code
- Cpty Account Number

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified.

5.28.5 Processing Negative Answer to Recall of a Credit Transfer - Camt.029.001.03

The receiver bank sends the Camt.056 message to recall already sent Pacs.008/Pacs.003. If the receiver bank is unable to process the Camt.056, then the receiver bank sends the Camt.029.001.03 message to STEP2 in case of Payment Cancellation. You can generate the Camt.029.001.03 for all incoming Camt.056 which are rejected from Incoming Payment Cancellation Approval screen.

5.28.6 Processing Incoming Camt.029.001.03

The receiver bank sends resolution of investigation message to notify the sender that the cancellation request has been rejected. On receipt of the Incoming Camt.029 message, system reads the message and updates the original Camt.056 message status as 'Rejected'.

5.28.7 Maintaining Parameters for SEPA Transactions

The following maintenances need to be done for the SEPA transactions to be carried out.

Product and Product Category

To handle SEPA transactions, the following product types and product categories are maintained:

- Outgoing payment
- Incoming Payments
- Reject of Incoming payment
- Reject of Outgoing payment
- Outgoing Collections
- Incoming Collections
- Reject of Outgoing Collections
- Reject of Incoming Collections
- Recall of Outgoing Collections
- Recall of Incoming Collections
- Reverse of Outgoing Collection
- Reverse of Incoming Collection

For more details refer section 'Maintaining Product Categories' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Clearing Network

To include the ISO codes in the outgoing XML messages for SEPA transactions the ISO clearing system identification codes for clearing networks are maintained in the Clearing network maintenance screen.

For more details refer section 'Maintaining Clearing Network details' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Common Payment Gateway Parameters

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the Common Payments Gateway parameters:

- Message types for SCT and SDD messages like:

- pain.001 – Customer Credit Transfer Initiation
- pain.008 – Customer Direct Debit Initiation
- pain.007 – Payment Reversal
- pacs.008 – Customer Credit Transfer
- pacs.003 – Customer Direct Debit
- pacs.007 – Payment Reversal
- pacs002. – Payment status report
- pacs.004 – Payment return/refund

- A unique message name to distinguish and identify SCT and SDD messages.

For more details on how to maintain Common Payments Gateway Messages Type, refer section 'Maintaining Common Payment Gateway Message Parameters' in the chapter 'Processing of Non SWIFT Incoming Payment Messages' of the Funds Transfer User Manual.

Queue Parameters

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the Queue details:

- The Queue name for SCT and SDD messages. For e.g., PCINSCT
- The Queue Description. For e.g., Incoming SEPA Credit Transfers
- The code of the SCT and SDD messages that will be routed to this queue. For e.g., PAIN001

For more details on how to maintain Queues, refer section 'Queues Maintenance' in the chapter 'Straight Through Processing – An Overview' of the Funds Transfer User Manual.

Product Mapping

To handle SEPA transactions, as part of mapping message types to product and queues, you need to map PC product category for SCT and SDD message types. This can be done using the Product Mapping Detailed screen.

For more details on mapping message types to products refer section 'Mapping Message Types to Products and Queues' in the chapter 'Straight Through Processing – An Overview' of the Funds Transfer User Manual.

Message Mapping

To handle the processing of incoming SEPA transaction messages, you must maintain mappings between the Common Payment gateway fields and their corresponding fields in the Payments and Collections module, for different combinations of incoming message type, product category / product / instrument type, source code, station ID and network id

For more details on mapping message tags to payment fields refer section 'Mapping SWIFT and Non SWIFT Tags in Incoming Messages to Fields in the Payments and Collection Module' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Error Code Maintenance

To handle auto rejection of incoming payments for SEPA, you need to maintain some error codes, based on which the system rejects the payment.

For more details on maintaining error codes, refer section 'Maintaining error codes for automatic rejection' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Reject Code Maintenance

You need to maintain the ISO reject codes that are used for SCT rejects using the 'PC Reject Code' screen.

Specify ISO Reject code in this screen during the 'Rejection', 'Recall', and 'Reversal' operations.

For 'Rejection', 'Recall' and 'Reversal' processing system validates the entered ISO Reject code against the applicable exceptions as maintained in the 'Reject Code maintenance'.

An error message is displayed if the entered Reject code is not applicable to the 'Rejection', 'Recall', and 'Reversal' exceptions. This validation is also applicable for the Reversal Message (Pain.007) upload and on failure; received reversal message would be logged into Transaction Exception (TR) Queue.

For more details on maintaining reject codes, refer section 'Reject Code Maintenance' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

STP Rule Maintenance

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the STP Rule maintenance:

- Rules for incoming SCT and SDD messages
- Message queue for the incoming SCT and SDD messages
- The PC product category will be picked up from the Product mapping maintenance based on the queue evaluated in the rule maintenance.
- STP Preferences
- Post upload status and preferences when the uploaded file is invalid

Based on the above mentioned maintenance, the STP rule is set for the following:

- Outgoing Payments
- Incoming Payments
- Reject of Outgoing Payments
- Reject of Incoming Payments
- Outgoing Collections
- Incoming Collections
- Reject of Outgoing Collections
- Reject of Incoming Collections
- Recall of Outgoing Collections
- Recall of Incoming Collections
- Reversal of Outgoing Collections
- Reversal of Incoming Collections

PC Beneficiary Maintenance

The counterparty identification details for the SEPA transaction is maintained in the PC Beneficiary Maintenance screen.

For more details on this refer section 'Maintaining Beneficiary Accounts for a Counterparty Bank' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Learning Database Maintenance

The customer and counterparty details of the SEPA transaction is maintained in the Counterparty Details screen. These details that you maintain here can be viewed in the Contract Online screen if the learning database option is selected.

For more details on this refer section 'Maintaining a Learning Database' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Creditor DD Agreement

The details of the Creditor involved in the SEPA Direct Debit Transactions are maintained in the 'PC-Creditor DD Agreements' screen.

For more details on this refer section 'Maintaining DD agreement details for creditors' in the Chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

PC Periodic Instructions

The identification details of the customer and the counterparty involved in the SEPA transactions are also captured in the PC Periodic Instructions screen.

For more information on this refer section 'Maintaining Details for Periodic Instructions' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

PC Transaction Input

The SEPA related details of the contract are captured in the PC Transaction Input screen.

For more information on this refer section 'Capturing the details of payment/collection transactions' in this User Manual.

5.28.8 Process Flow

The various stages involved in processing a SEPA transaction are as given below:

1. Receiving Incoming messages for SCT and SDD
2. Using the Common Payments Gateway to upload data (from the Incoming SCT and SDD) into PC module. Queue is derived from STP rules.
3. The PC product category will be picked up from the Product mapping maintenance based on the queue evaluated in the rule maintenance
4. Mapping the Common Payment gateway fields to PC contract fields for the product category, using the PC message Mapping Maintenance screen, for different combinations of incoming message type, product category/product/instrument type, source code, station ID and network id

5. Using the contents of the message together with the static maintenance in the system to resolve the contract fields.
6. Automatic booking of contracts in the system depending on the resolved contract fields.
7. Processing the contracts depending on the status of the contract.
8. Generating dispatch files which is sent to CSM, Bank or the Customer.

The contract in the Common Payments gateway can have any of the following statuses:

- Unprocessed
- Processed
- Suppressed
- Repair
- Rejected
- Waiting for Queue Exchange

The contracts with status ‘Unprocessed’ or ‘Waiting for Queue Exchange’ in the Common Payments Gateway browser will be picked up for processing and the PC contract will be created. If the creation of the PC contract fails, the transaction is marked as ‘Repair’ in the Common Payments Gateway. However, you can amend and process this contract again. In such a case, a new version will be created for the amendment operation in the Common payments Gateway message browser.

The transaction in the reject messages (Reject – Payments Status Report pacs.002.001.02) from the Clearing and Settlement Mechanisms (CSM) will be kept in common payments gateway with status as ‘Unprocessed’ and queue as ‘REJECT’. When you click ‘Process Reject’ button, the system does a pre-settlement reject of a SEPA transaction. The status is further updated as ‘Processed’. There will be no transactions created in PC module for these reject transactions and no further processing will be allowed on such transactions.

The incoming payment messages with the following error codes are automatically rejected:

Error Code	Error Description
PC-SAV-024	Account is blocked
PC-SAV-025	Payment Not allowed for customer account
PC-SAV-026	Credit not allowed for customer account
PC-SAV-027	Debit not allowed for customer account
PC-SAV-028	Customer account is dormant
PC-SAV-029	Customer account is frozen

For more details on maintaining error codes for automatic rejection, refer section 'Maintaining error codes for automatic rejection' in 'Maintaining Information specific to the Payments and Collections Module' chapter in this User Manual.

For more details on events and accounting entries for SEPA transactions, refer chapter 'Annexure A - Accounting Entries and Advices' in this User Manual.

5.28.9 Validations done on the SCT and SDD Messages

The system performs certain validation on the incoming and outgoing instructions for SCT and SDD. Following are some of the validations done by the system:

- The SCT and SDD transactions should have the debtor and the creditor account should be in the IBAN format.
- The Counterparty account number should be in IBAN format if the IBAN validation is set as true in the network preferences or IBAN Mandatory flag is set as true in the PC Bank Directory Maintenance. This validation is also done for outgoing messages.
- The customer account should be in IBAN number format if the IBAN validation is set as true in the network preferences or IBAN Mandatory flag is set as true in the Customer Account maintenance. System will display an override if the IBAN is not maintained for the customer account. This validation is also done for outgoing messages.
- The incoming XML SEPA SCT and SDD messages are validated for BIC. The debtor agent BIC and creditor agent BIC should have valid bank codes maintained in the PC Bank directory maintenance or BIC upload directory.

5.29 Refund Compensation and Balancing Payment for Debtor Bank

The processing done at Debtor bank, CSM and Credit Bank for handling refund of compensation is given below:

Debtor Bank Processing

On Debtor's request for Refund, Debtor bank sends Refund instruction to CSM.

Debtor bank has rights to collect refund compensation for the loss incurred by crediting the debtor with value date as settlement date of original collection transaction. Crediting the debtor with back value dated will be achieved by configuring 'Original Transaction Value Date' parameter at product level.

This compensation facility is only for the Refund transactions originated by the Debtor.

Apart from the compensation amount, balancing payment charges from the Creditor Bank to the Debtor Bank can be recovered by existing charge mechanism. Hence Debtor Bank can send the Refund instructions with original collection amount + compensation amount + charges amount.

During Refund processing, Debtor bank debits CSM for the original collection amount, compensation amount and charge amount and credits original collection amount into Debtor account as of value date of the original collection transaction. Compensation amount and charge amount will get credited into 'compensation suspense account' and 'charge suspense account' respectively with value date as the date on which refund is initiated.

CSM Processing

Once CSM receives the Refund instructions with compensation amount and charges amount, it will debit the creditor bank with Returned Interbank settlement amount and credit debtor bank with Returned Interbank settlement amount. Returned Interbank settlement amount comprises of 'Original Interbank Settlement Amount' + 'Compensation Amount' + 'Charge Amount'.

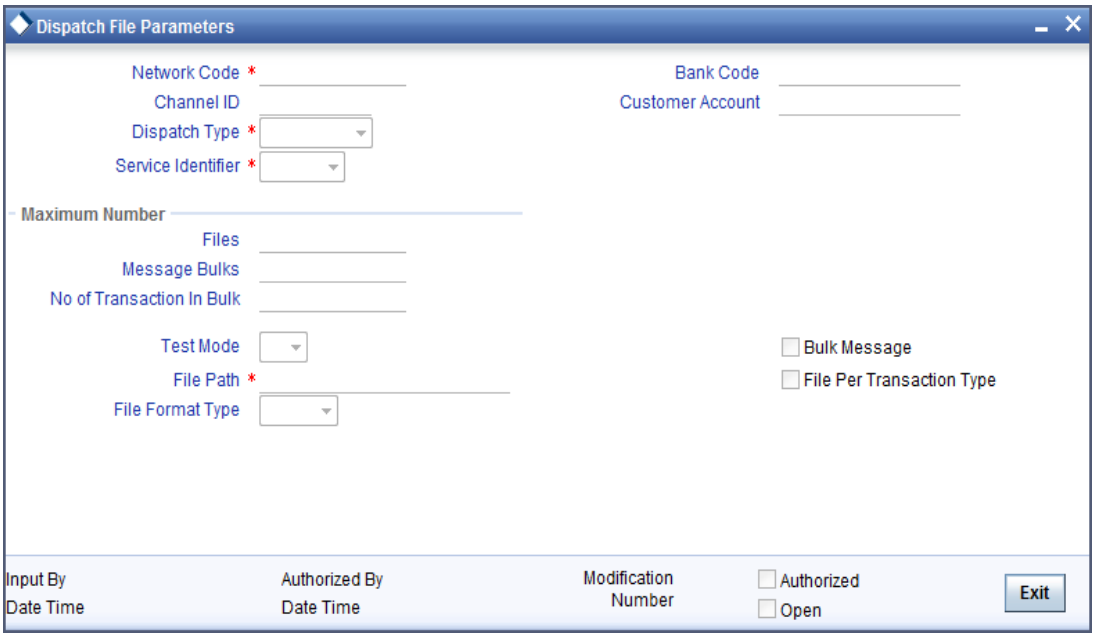
Credit Bank Processing

Debiting the creditor with back value dated will be achieved by configuring 'Original Transaction Value Date' parameter at product level.

Creditor bank on receipt of Refund instructions will debit the creditor for the original collection transaction amount and debits 'compensation suspense account' for the compensation amount and debits 'charge suspense account' for charges amount. The original collection transaction amount + compensation amount + charge amount will get credited in to CSM.

5.29.1 Maintaining Dispatch File Parameters

You can maintain the details of the dispatch file to be generated using the 'Dispatch File Parameters' screen. You can invoke this screen by typing 'PCDSFPRM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are captured here:

Dispatch Type:

Select the type of the dispatch from the drop-down list. The following options are available in the drop-down list:

- Network - If you select the dispatch type as network then clearing network code is mandatory and bank code and customer number will be defaulted value 'ALL'
- Bank - If you select dispatch type as bank code then bank code is mandatory and clearing network and customer number will be defaulted value 'ALL'.

- Customer - If you select dispatch type as customer then Customer number is mandatory and clearing network and bank code will be defaulted value ‘ALL’. There will be a provision to select ‘ALL’ to generate XML files for all customers.

This is a mandatory field.

Network Code

Select the clearing network for which the dispatch file parameters are maintained from the adjoining option list. The list displays all valid clearing network maintained in the system. This is a mandatory field.

Service Identifier

Select the service type as of the clearing network from the drop-down list. The options available are:

- SCT - SEPA Credit Transfer
- SDD - SEPA Direct Debits
- ENE
- ENE
- SCT
- SDD
- INS
- ECC
- ENE
- 001
- COB
- BE10
- BE11
- BE12

Bank Code

Specify the direct or the indirect participant bank code for which the dispatch file parameters are maintained. This is enabled for ‘Bank’ dispatch type.

Customer Account

Select the customer account number for which the dispatch file details are maintained. This is enabled only for ‘Customer’ dispatch type. If you want to generate dispatch files for every customer you can select the option ‘ALL’.

Reference Number

This indicates the reference number entered for every dispatch run. This reference number is used to track the number of files generated as part of every dispatch run.

Maximum Number

The following details are captured:

Files

Specify the maximum number of files that can be sent to the clearing network in one settlement cycle.

Message Bulks

Specify the maximum number of message bulks in a file.

No of Transaction in Bulk

Specify the maximum no of transactions that can be bulked in a message bulk.

Test Mode

Select the test mode from the drop-down list. The options available in the drop-down list are:

- T – Test
- P - Production mode for the clearing network.

This is a mandatory field for dispatch type as Network.

File Format Type

Select the file format from the adjoining drop-down list. This list displays the following values:

- XML
- ASCII

For cheques and bills, ASCII file format should be maintained. This is mandatory field.

File Path

Specify the path where the file has to be generated.

Bulk Message

Check this box to indicate that the message bulk should be created with many transactions.

File Per Transaction Type

Check this box if you want the system to generate one file for each transaction type.

If this option is not selected then one file is created with the following transaction type in the same order:

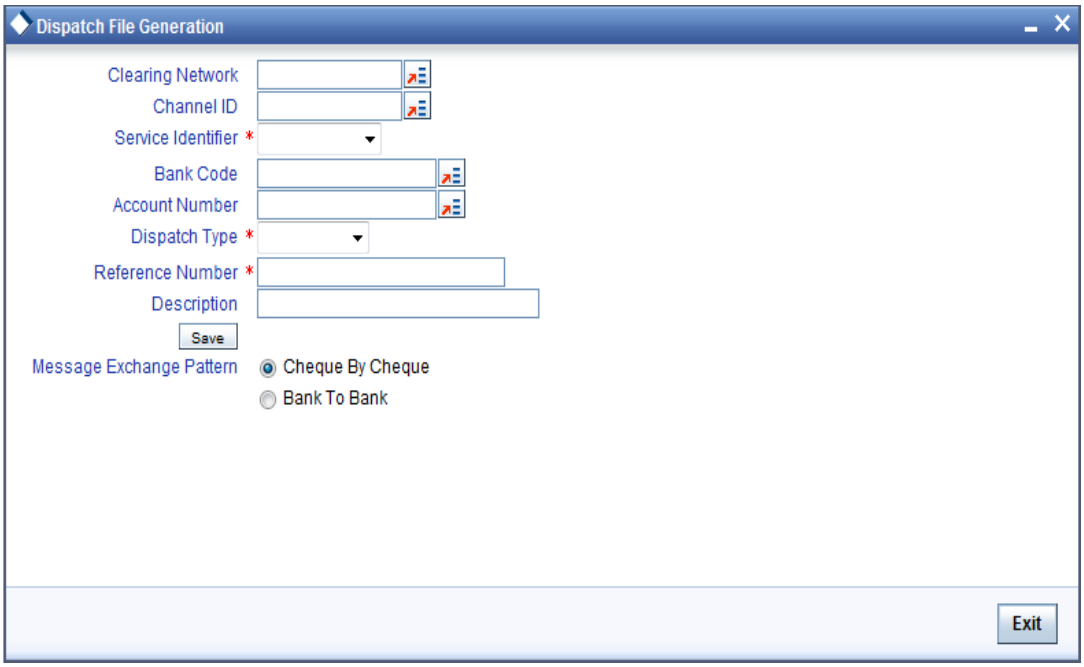
- SCT
  - Credit Transfer Message Bulk (pacs.008)
  - Payment Return (pacs.004)
- SDD
  - Direct Debit Instructions (pacs.008)
  - Rejects (pacs.002)
  - Reversals (pacs.007)
  - Return/Refunds (pacs.004)

If this option is selected then one file is created for each transaction type.

5.29.2 Generating Dispatch File

Once the SCT and SDD messages are processed in Oracle FLEXCUBE, the system needs to generate and dispatch the handoff files.

You can generate the dispatch file using the 'Dispatch File Generation' screen. You can invoke this screen by typing 'PCDIFGEN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can capture the following details in this screen:

Dispatch Type

Select the option from the drop-down list to indicate to whom you want to send the generated file. It can be send to the CSM or another bank. Files are sent to bank only for messages sent from direct participant to indirect participant or indirect participant to direct participant. The options available in the drop-down are:

- Network
- Customer
- Bank

Clearing Network

Select the clearing network for the dispatch file to be generated.

Service Identifier

Select the service identifier from the drop-down list. The options available are:

- SEPA Credit Transfer
- SEPA Direct Debits
- ENE
- SCT

- SDD
- INS
- ECC
- ENE
- 001
- COB
- BE10
- BE11
- BE12
- SDD CORE
- SDD B2B
-
- ‘SDD B2B’ option is used for dispatch of outgoing collection for B2B transactions, and ‘SDD CORE’ option is used for dispatch of ‘CORE’ and ‘COR1’ transactions.
-
- Dispatch file name has either ‘COR’ or ‘B2B’ as part of complete file name.
- CORE or COR1:
- S202CORABNDEXXX120224110227001.I.XML
- B2B:
- S202B2BABNDEXXX120224110227001.I.XML

Bank Code

Specify the bank code for which the dispatch file is sent. This is enabled for ‘Bank’ dispatch type.

Account Number

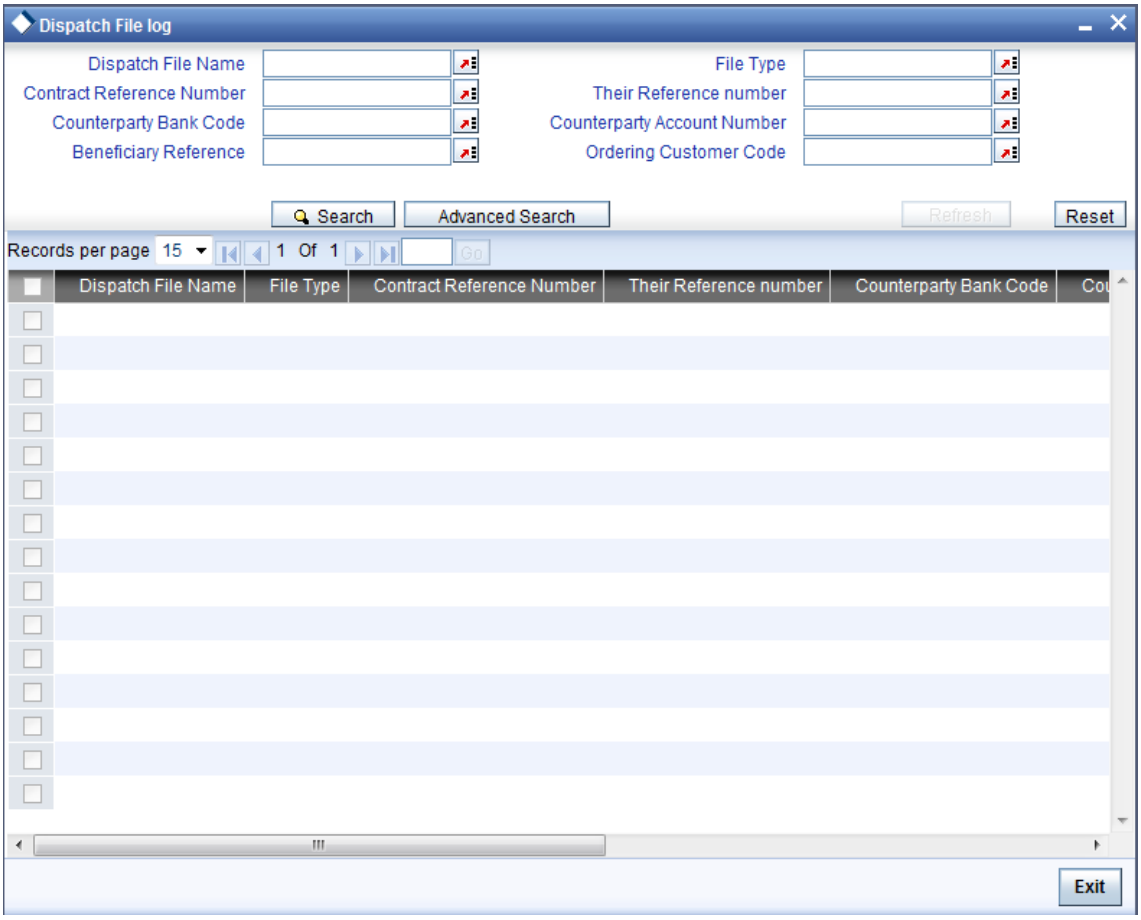
Select the account number for which the dispatch file has to be sent. This is enabled only for ‘Customer’ dispatch type. If you want to generate dispatch files for every customer you can select the option ‘ALL’.

Reference Number

This indicates the reference number entered for every dispatch run. This reference number is used to track the number of files generated as part of every dispatch run.

5.30 Dispatch File log :(PCSDISLG)

You can view the details of the dispatched transactions through the Dispatch File log screen. You can invoke this screen by typing PCSDISLG in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can search based on the following fields:

- Contract reference number
- Their Reference number
- File type
- Dispatch file name
- Beneficiary Reference
- Ordering Customer code
- Counterparty Bank code
- Counterparty Account number

5.31 Processing the RSF File Received from SIBS

The RSF (Results of Settlement File) is a file sent by SIBS to both the creditor and debtor banks to provide the status of all payments settled on a given day. The purpose of this file is to enable the banks reconcile all the payment messages due to settle on the day. The file is normally sent around 3 p.m. This file contains both the transactions which were successfully settled on a day and also the ones that could not be settled on a day and is sent to all Direct Participants.

On the receipt of RSF from SIBS, system should treat the original payments as unpaid for those payments which have not been confirmed as settled. For customers for whom the credit has been given earlier for outgoing direct debits, a subsequent debit needs to be passed.

Oracle FLEXCUBE on receipt of the RSF file from SIBS is required to identify only the unsettled payments entries, mark them as rejected in the Oracle FLEXCUBE and then pass them on to FLEXCUBE CPG. Oracle FLEXCUBE needs to process these RSF messages automatically. The contract returned as a RSF reject should be segregated from a contract returned due to other reasons. If outgoing direct debits originated from Oracle FLEXCUBE, the RSF failures need to trigger incoming return contracts which should send a response back to Creditor for updating the status of the parent contract. In case of Incoming direct debits from SIBS, an outgoing return contract needs to be generated without the generation of a PACS.004 message.

The RSF file contains both settled and unsettled transactions.

The unsettled transactions could be due to the following scenarios:

- Collections for which cancellations/rejects received earlier
- Failure in settlement between the banks

SIBS will send all those unsettled transactions of RSF to Oracle FLEXCUBE for which there have been no cancellations/rejects sent to/received from Oracle FLEXCUBE earlier. This will avoid sending of unnecessary transactions which have been already marked as 'Cancelled' or 'Rejected' earlier in Oracle FLEXCUBE. That is, SIBS will not send the unsettled transactions in RSF that are of the first scenario mentioned above.

For Incoming/Outgoing Collections PC contracts, as mentioned above, on BOD (Beginning of Day) of Day D (i.e. Settlement Date), Oracle FLEXCUBE will pass accounting entries to the original contracts that are not 'Rejected' or 'Cancelled' or 'Reversed' earlier.

The transaction status and the corresponding action performed are given in the following table:

Scenario	**Action**
No matching transaction for the Unsettled RSF transaction	RSF transaction marked as "Repair" in CPG browser and no PC contract generated
Original Incoming / Outgoing Collection PC contract having "Liquidated"/"Outstanding" status	• New "Reject" PC contract generated with accounting entries which is reversal of original contract • Reject contract will have status "Liquidated" • Original Collection PC contract will get status "Liquidated" and collection status will be "Rejected" • Reject Code additional populated as "RSF" so that no pacs.004 will be generated RSF transaction in CPG browser will have "Processed" status

Original Incoming / Outgoing Collection PC contract having "Active" status[1]	• In case of Incoming Collection with pre-settlement reject, system will reject the original contract and child contract will be created for rejection. In case of Outgoing Collection with pre-settlement reject, system will just reject the original contract and child contract will not be created. • RSF transaction in CPG browser will have "Processed" status
Original Incoming / Outgoing Collection PC contract having status other than "Liquidated" / "Outstanding" and "Active"[2]	• No Reject PC contract generated • Original Collection PC contract status remains as it is • RSF transaction in CPG browser marked as "Processed"
	•

A highly unlikely scenario and can occur only if PC BOD for the day did not get processed before RSF rejects

Few cases are possible where the pre-settlement reject or cancellation has already happened on the transaction.

Job Processing

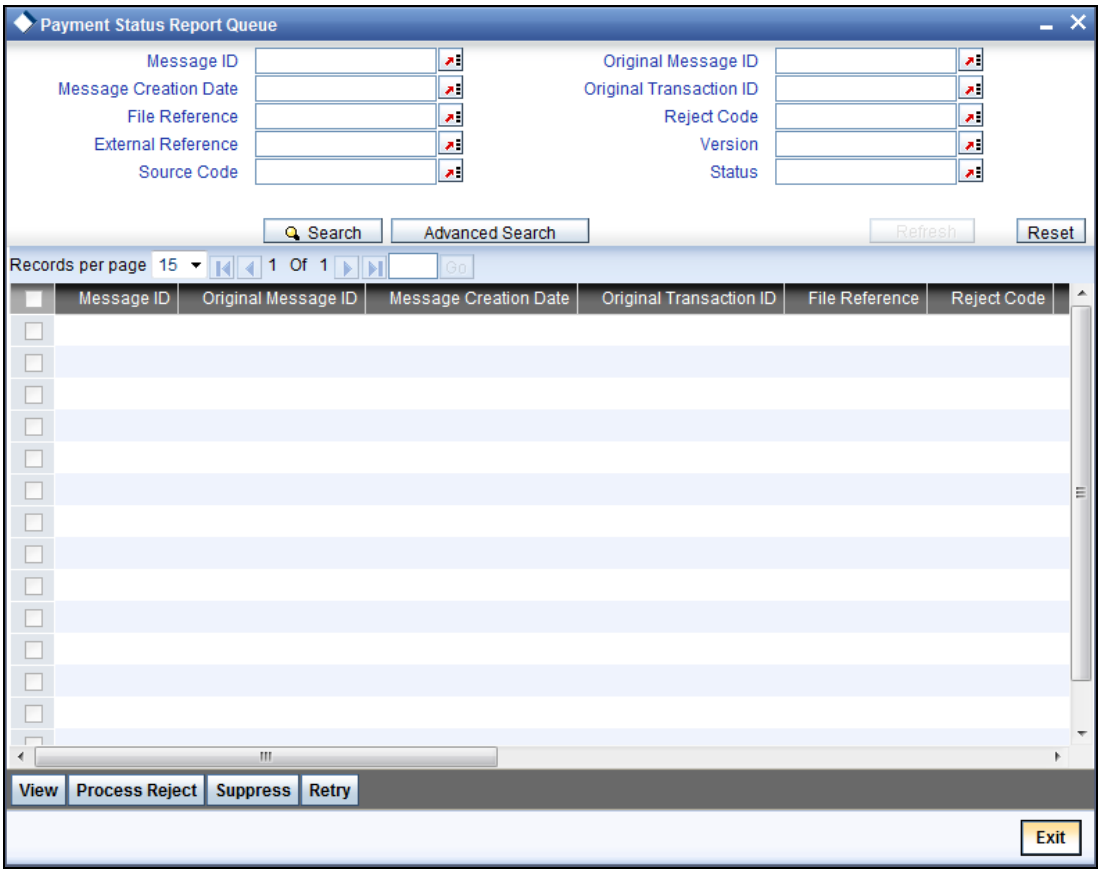
For automatic job processing the payment status report with status as 'B' (Bulk) is considered. During the job processing:

- Static data provided for auto or manual processing will be referred and if the payment status report matches with the static data for the automatic process, then the received payment status report are processed automatically and after successful processing the status will be changed to 'P' (Processed).
- If the payment status report matches with the static data for the manual process, then the received payment status report is changed with status as 'M' (Manual) for manual processing and job process will skip such payment status reports for automatic processing.

The payment status report with the status as 'M' is processed in the 'Payment Status Report Queue' screen.

5.32 Maintaining Payment Gateway Message Browser

You can handle the rejection (Pacs.002) transaction on all outgoing messages through Payment gateway Message Browser screen. This screen displays the payment status reports for which 'Reject Message' is enabled in the 'Common Payment Message Browser'. You can invoke the 'Payment Gateway Message Browser' screen by typing 'MSSPMTSR' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can filter your search based on any of the following criteria:

- Message ID
- Message Creation Date
- File Reference
- External Reference
- Source Code
- Original Message ID
- Original Transaction ID
- Reject Code
- Version
- Status

Once you have set the filters you want, click ‘Search’ button to view the payment status report summary.

- Message ID
- Original Message ID
- Message Creation Date
- Original Transaction ID
- File Reference
- Reject Code
- External Reference

- Version
- Source Code
- Original Settlement Amount
- Value Date
- Currency
- Status
- Error Reason
- Customer Reference

Click on ‘View’ button to view the complete details of received payment status report in a Common Payment Gateway detailed screen.

Click on ‘Process Reject’ to process the received payment status report. Once the payment status report is processed successfully the status is changed to ‘Processed’.In case of failure during payment status report processing, the error reason will be populated with the corresponding error and the status will be changed to ‘Repair’.

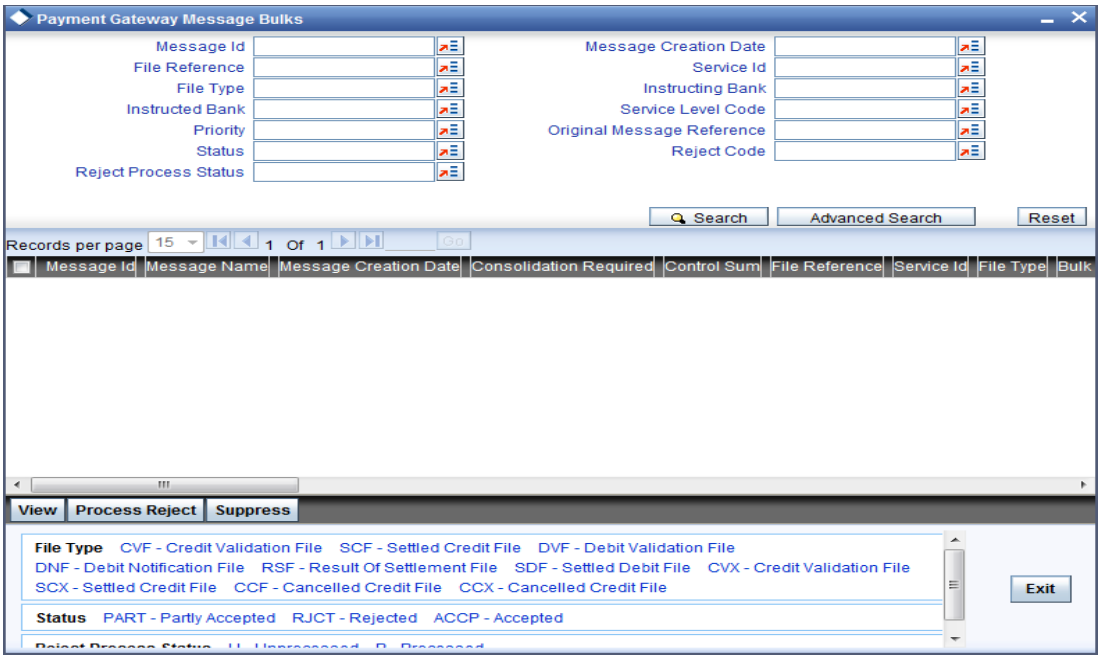
Click on ‘Suppress’ to suppress the received payment status report.Once the payment status report is processed successfully the status will be changed to ‘Suppressed’. This button option can also be used to suppress the ‘Repair’ payments status reports.

Click on ‘Retry’ to retry the failed payment status reports which are in ‘R’ (Repair) status. Payment Status Reports that are failed during processing can be retried using this button option. Once the payment status report is processed successfully the status will be changed to ‘Processed’.

Note that EOD Processing will stop if any received payment status report exists with status other than ‘Processed’ and ‘Suppressed’.

5.33 Maintaining Payment Gateway Message Bulks

You can maintain all bulk messages in the ‘Payment Gateway Message Bulk’ screen. To invoke this screen type ‘MSSBLKBR’ in the field at the top right corner of the application tool bar and click on the adjoining arrow button.



You can filter your search based on any of the following criteria:

- Message ID
- Message Creation Date
- File Reference
- Service ID
- File Type
- Instructing Bank
- Instructed Bank
- Service Level Code
- Priority
- Original Message Reference
- Status
- Reject Code
- Reject Process Status

Once you have set the filters you want, click ‘Search’ button to view the payment status report summary.

- Message ID
- Message Name
- Message Creation Date
- Consolidation Required
- File Reference
- Service ID
- File Type
- Bulk Count

- Instructing Bank
- Instructed Bank
- Total Settlement Amount
- Settlement Currency
- Settlement Date
- Settlement Method
- Clearing System ID
- Service Level Code
- Priority
- Original Message Name
- Original Message Reference
- Original Number of Transaction
- Original Control Sum
- Status
- Reject Originator Bank
- Reject Originator Nam
- Reject Code
- Reject Code Additional
- Reject Process Status

5.34 Click on ‘Suppress’ to suppress all the transactions in a particular file when the group reject status is ‘RJCT’. If the group reject status is ‘PART’ (Partly Accepted) in a particular file then this button option will suppress the transactions which are in transaction status ‘RJCT’ (Rejected).This button option is applicable only for Payment Status Report messages.Handling Payment Status Report

You can process the received payment status report automatically or manually. You can process the payment status report for the following outgoing messages::

- Reject of Incoming Payments – Pacs.004
- Positive Response to Payment Cancellation Requests – Pacs.004
- Cancellation of Outgoing Payments – Camt.056
- Negative Response to Payments Cancellation Requests – Camt.029
- Pre-Settlement Rejection of Incoming Collection – Pacs.002
- Reject of Incoming Collection – Pacs.004
- Recall of Incoming Collection – Pacs.004
- Cancellation of Outgoing Collection – Camt.056
- Reversal of Outgoing Collection – Pacs.007

5.34.1 Processing Pacs.002 Messages (Payments)

The processing of Pacs.002 message received from Clearing Settlement Mechanism for SEPA Credit Transfer is as follows:

Pacs.002 for Outgoing Payments (Pacs.008) sent by Debtor Bank

- On receipt of Pacs.002 for the Outgoing Payment from CSM, the underlying Outgoing Payments will be rejected by processing pre-settlement reject (RJBS).
- Accounting entries during debit liquidation and credit liquidation if posted will be reversed.

Pacs.002 for Cancellation of Outgoing Payments (Camt.056) sent by Debtor Bank

- On receipt of Pacs.002 for an Outgoing Camt.056, the cancellation request for outgoing payments will be marked as 'Rejected'.
- Fields 'CSM Reject Code', 'CSM Reject Detail' and 'CSM Reject Reference Number' for the cancellation request will be populated with the received reject code, reject description and reject reference number from Pacs.002.
- Cancellation requests for the outgoing payments can be initiated again.

Pacs.002 for Reject of Incoming Payments (Pacs.004) sent by Creditor Bank

- Reject of incoming payments are generated when Incoming payment is rejected by processing post-settlement rejection (REJT event).
- On receipt of Pacs.002 for Reject of Incoming Payments, the underlying Reject of Incoming Payment contract will be rejected by processing pre-settlement reject (RJBS event).
- RJBS event on Reject of Incoming Payment"
  - Will mark the contract as rejected and accounting entries if posted will be reversed.
  - Will populate new fields 'CSM Reject Code', 'CSM Reject Detail' and 'CSM Reject Reference Number' at contract level with the received reject code, reject description and reject reference number from Pacs.002.
  - Will also reactivate the Original Incoming Payment by processing Reactivation Event.
- The reactivation event for the Original Incoming payment will revert the status of the incoming payment prior to post-settlement rejection event processing (REJT). This enables incoming payment to be rejected further.

Pacs.002 for Positive Response to Cancellation Requests (Pacs.004) sent by Creditor Bank

- Reject of incoming payments are generated when cancellation request for Incoming Payment is accepted and thereby processing post-settlement rejection (REJT event).
- On receipt of Pacs.002 for positive response, the underlying Reject of Incoming Payment contract will be rejected by processing pre-settlement reject (RJBS event)
- RJBS event on Reject of Incoming Payment:,

- Will mark the contract as rejected and accounting entries if posted will be reversed.
- Will populate new fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ at contract level with the received reject code, reject description and reject reference number from Pacs.002.
- Will also reactivate the Original Incoming Payment by processing Reactivation Event.
- Will enable cancellation request as active and the cancellation request can be further accepted.

- The reactivation event for the Original Incoming Payment will revert the status of the Incoming Payment prior to post-settlement rejection event processing (REJT).

Pacs.002 for Negative Response to Cancellation Requests (Camt.029) sent by Creditor Bank

- On receipt of Pacs.002 for Negative Response (Camt.029), Cancellation Request will be nullified.
- Fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ for the cancellation negative response would be populated with the received reject code, reject description and reject reference number from Pacs.002.
- This process will enable the cancellation request (Camt.056) as active and the cancellation request can be responded with Negative response again.

5.34.2 Processing pacs.002 messages (Collections)

The processing of Pacs.002 message received from Clearing Settlement Mechanism for SEPA Direct debit is as follows:

Pacs.002 for Outgoing Collections (Pacs.003) sent by Creditor Bank

- On receipt of Pacs.002 for the Outgoing Collection from CSM, the underlying Outgoing Collection will be rejected by processing pre-settlement reject (RJBS).
- The processing of Pacs.002 messages received on due date for the Outgoing Collection, will follow the same procedure as stated above and the accounting entries posted during debit liquidation and credit liquidation would be reversed.

Pacs.002 from Debtor Bank for Outgoing Collections (Pacs.003) sent by Creditor Bank

- On receipt of Pacs.002 for the Outgoing Collection from debtor bank, the underlying Outgoing Collection will be rejected by processing pre-settlement reject (RJBS).
- Accounting entries during debit liquidation and credit liquidation if posted will be reversed.

Pacs.002 for Cancellation of Outgoing Collections (Camt.056) sent by Creditor Bank

- The cancellation operation on outgoing collection will process pre-settlement (RJBS) reject and generate Camt.056 message.
- On receipt of Pacs.002 for an Outgoing Camt.056 for outgoing collection,

- The cancellation request would be marked as ‘Rejected’.
- Fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ for the cancellation request will be populated with the received reject code, reject description and reject reference number from Pacs.002.
- The RJBS event processed will be nullified by processing reactivation event on the outgoing collection with contract details as prior to the cancellation.
- This would enable the outgoing collection for further cancellation operation.

Pacs.002 for Reversal of Outgoing Collections (Pacs.007) sent by Creditor Bank

- Reversals of Outgoing Collections are generated by processing reversal operation (REVP event).
- On receipt of Pacs.002 for Reversal of Outgoing Collections, the underlying Reversal of Outgoing Collection contract would be rejected by processing pre-settlement reject (RJBS event).
- RJBS event on Reversal of Outgoing Collection
  - Will mark the contract as rejected and accounting entries if posted would be reversed.
  - Will populate new fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ at contract level with the received reject code, reject description and reject reference number from Pacs.002.
  - Will also reactivate the Original Outgoing Collection by processing Reactivation Event.
- The reactivation event for the Original Outgoing Collection will revert the status of the Outgoing Collection prior to reversal processing (REVP). This enables Outgoing Collections to be reversed further.

Pacs.002 for Pre-settlement Rejection of Incoming Collection (Pacs.002) sent by Debtor Bank

- Reject of Incoming Collections are generated when Incoming Collection is rejected by processing pre-settlement rejection (RJBS event).
- On receipt of Pacs.002 for pre-settlement Reject of Incoming Collection, the underlying Reject of Incoming Collection contract will be rejected by processing pre-settlement reject (RJBS event).
- RJBS event on pre-settlement Reject of Incoming Collection
  - Will mark the contract as rejected.
  - Will populate new fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ at contract level with the received reject code, reject description and reject reference number from Pacs.002.
  - Will reactivate the Original Incoming Collection by processing Reactivation Event.
- The reactivation event for the Original Incoming Collection will revert the status of the Incoming Collection prior to pre-settlement rejection event processing (RJBS).This enables Incoming Collection to be rejected further.

Pacs.002 for Rejection of Incoming Collection (Pacs.004) sent by Debtor Bank

- Reject of Incoming Collection are generated when Incoming Collection is rejected by processing post-settlement rejection (REJT event).
- On receipt of Pacs.002 for Reject of Incoming Collection, the underlying Reject of Incoming Collection contract would be rejected by processing pre-settlement reject (RJBS event).

- RJBS event on Reject of Incoming Collection:
  - Will mark the contract as rejected and accounting entries if posted would be reversed.
  - Will populate new fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ at contract level with the received reject code, reject description and reject reference number from Pacs.002.
  - Will also reactivate the Original Incoming Collection by processing Reactivation Event.
- The reactivation event for the Original Incoming Collection will revert the status of the incoming Collection prior to post-settlement rejection event processing (REJT). This enables incoming collection to be rejected further.

Pacs.002 for Recall of Incoming Collection (Pacs.004) sent by Debtor Bank

- Recalls of Incoming Collections are generated when Incoming Collection is recalled by processing recall operation (RECL event).
- On receipt of Pacs.002 for Recall of Incoming Collection, the underlying Recall of Incoming Collection contract will be rejected by processing pre-settlement reject (RJBS event).
- RJBS event on Reject of Incoming Collection:
  - Will mark the contract as rejected and accounting entries if posted will be reversed.
  - Will populate new fields ‘CSM Reject Code’, ‘CSM Reject Detail’ and ‘CSM Reject Reference Number’ at contract level with the received reject code, reject description and reject reference number from Pacs.002.
  - Will also reactivate the Original Incoming Collection by processing Reactivation Event.
- The reactivation event for the Original Incoming Collection will revert the status of the incoming Collection prior to recall event processing (RECL). This enables incoming collection to be recalled further.

5.34.3 Processing Re-activation Event

You can process the reactivation event to reactivate the contract from further processing after it has been rejected, cancelled, recalled or reversed. This is a system driven event and triggered when rejection is received for any of the following operations -

- Rejection of incoming payment
- Approval of Cancellation of incoming payment
- Cancellation of Outgoing collection
- Reversal of outgoing collection
- Pre-settlement Rejection of Incoming Collection
- Post settlement Rejection of Incoming Collection
- Recall or Refund of Incoming Collection

This event will revert the changes that were done as part of the post settlement rejection (REJT), pre-settlement rejection (RJBS), reversal (REVP) and recall (RECL) event processing.

5.35 Processing Credit Transfers Through SIBS-SEPA

SEPA credit transfers are supported through SIBS-SEPA (Model-1) and EBA-STEP2 SEPA (Model-2)

SEPA scheme (SIBS or EBA STEP2) identifier is populated in the following messages.

- pacs.008.001.02
- pacs.004.001.02
- camt.029.001.03
- camt.056.001.01

The following files support SIBS SEPA network.

ICX (Outward)

In case of pacs.008.001.02 and pacs.004.001.02 messages, 'ClrSys' field of lot headers needs to be filled with the SEPA scheme based on counter party bank clearing network participation.

SCX (Inward)

ClrSys

This is a mandatory field in case of SCX.

This field holds the SEPA scheme identifier SIBS (SBS) or EBA STEP2 (ST2) based on the transaction counterparty clearing network participation.

CVX (Inward)

ClrSys

This is a mandatory field in case of CVX.

This field holds the SEPA scheme identifier SIBS (SBS) or EBA STEP2 (ST2) based on the transaction counterparty clearing network participation.

CCX (Inward)

ClrSys

This is a mandatory field in case of CCX.

This field holds the SEPA scheme identifier SIBS (SBS) or EBA STEP2 (ST2) based on the transaction counterparty clearing network participation.

5.36 Processing RCT Files Received From SIBS

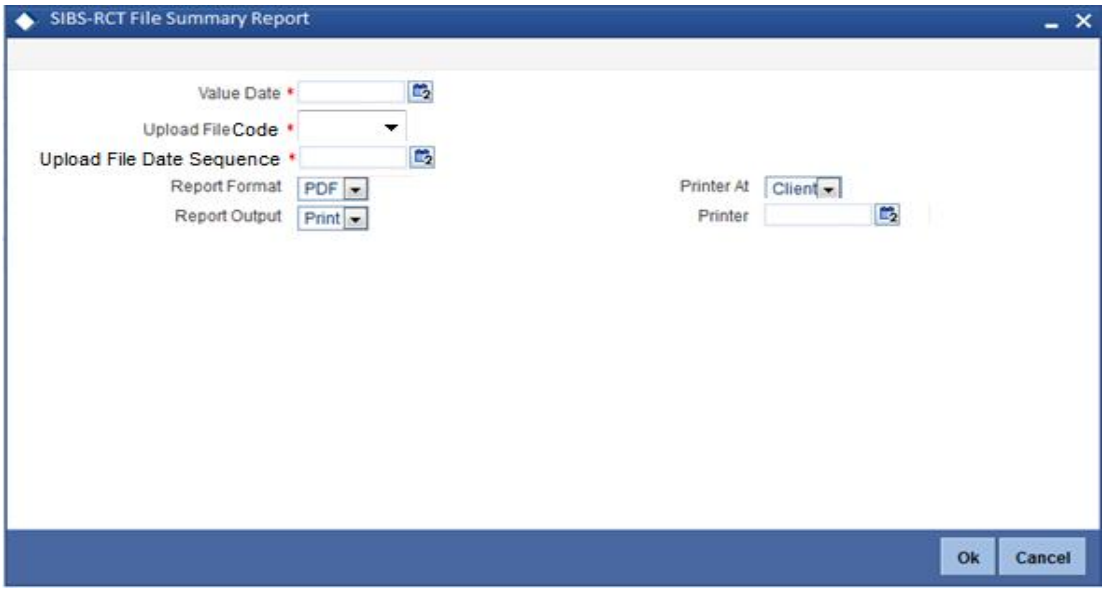
RCT is an incoming settlement summary (total debits and credits between an originating and a beneficiary bank) information file sent by SIBS daily to the SEPA participant banks. SIBS send this file post processing of each clearing cycle. RCT is an ASCII format file.

A data store is used to store the uploaded RCT file contents. Using generic interface file upload facility, RCT file contents is uploaded to this data store.

System supports the facility to upload the received inward RCT files automatically using a scheduler controlled job. However, starting and stopping of the corresponding job (RCT_FILE_UPLOAD) within the required time window needs to be handled manually.

-

You can generate a SIBS-RCT file summary report using the 'SIBS-RCT File Summary Report' screen.



You can specify the following details:

Value Date

Future value date is not allowed.

Upload File Code

Select the file code from the drop down list.

The list contains the following values in the list

ICX, SCX, CVX, and CCX

Upload File Date Sequence

Displays all the available date sequences for the value date selected and available in FCUBS DB.

The report is generated in the column format.

5.37 FCT (SIBS Billing File) Processing

FCT is an incoming billing summary file SIBS send to participating banks for the clearing services rendered. SIBS sends this file daily to participants after the closure of each of the clearing cycles. Participant banks need to pay two types of charges:

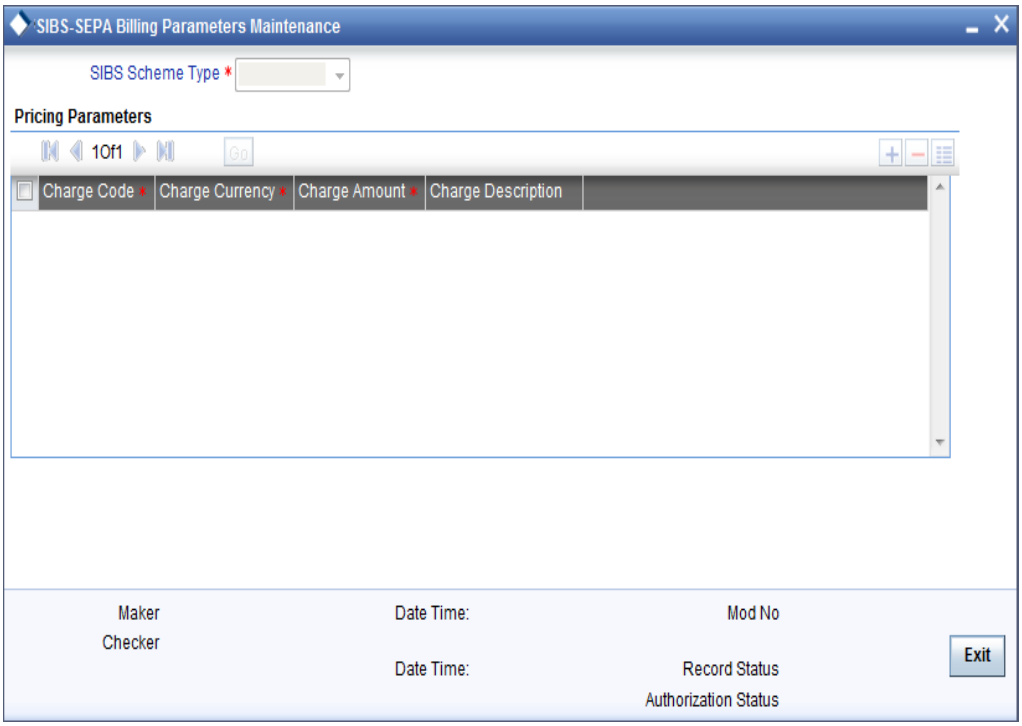
- SIBS charges for the clearing services provided
- Clearing charges to transaction counterparty banks

Participant banks need to pay a fixed charge for each type of the clearing service utilized on a per transaction basis depending on the volume slabs defined. Each volume slab has a charge code attached to it. FCT file will have the details of number of transactions processed in each billing category by SIBS on behalf of the bank.

Pricing is based on the pre-fixed transaction volume slabs. Each slab has a fixed charge code and there is a fixed price attached to the slab code. Both Model-1 (SIBS-SEPA) and Model-2 (EBA STEP2-SEPA) types are having separate charge codes. Monthly SIBS sends the billing invoices to clearing participants.

5.37.1 Maintaining SIBS-SEPA Billing Parameters

The SIBS-SEPA billing parameters can be maintained in the 'SIBS-SEPA' Billing Parameters screen.



SIBS SEPA Scheme

Select the type of the SEPA scheme operated by SIBS in Portugal from drop down list.

The list contains following values

- SIBS

EBA-STEP2

Charge Code

Specify the prefixed charge code (N5K, N5J, etc.) for a monthly transaction slab for a scheme.

Charge Description

Specify the description about the charge code.

This field supports 35 character widths (alpha numeric).

Charge Currency

Specify the currency in which clearing charges needs to be paid to SIBS.

Charge Amount

Specify the pre-fixed charge amount for a charge code.

5.37.2 Incoming FCT File Processing

System supports the facility to upload the received inward FCT files automatically using a scheduler controlled job. However starting and stopping of the corresponding job (FCT_FILE_UPLOAD) within the required time window needs to be handled manually.

5.37.3 Monthly Report on SIBS Clearing Billing

At the end of the clearing cycles for the day, SIBS sends the billing invoice file (FCT) to participating banks for each of the clearing files processed. FCT file will have information on the file processed, value date, originator, beneficiary, price code and number of transactions belongs to a specific pricing code.

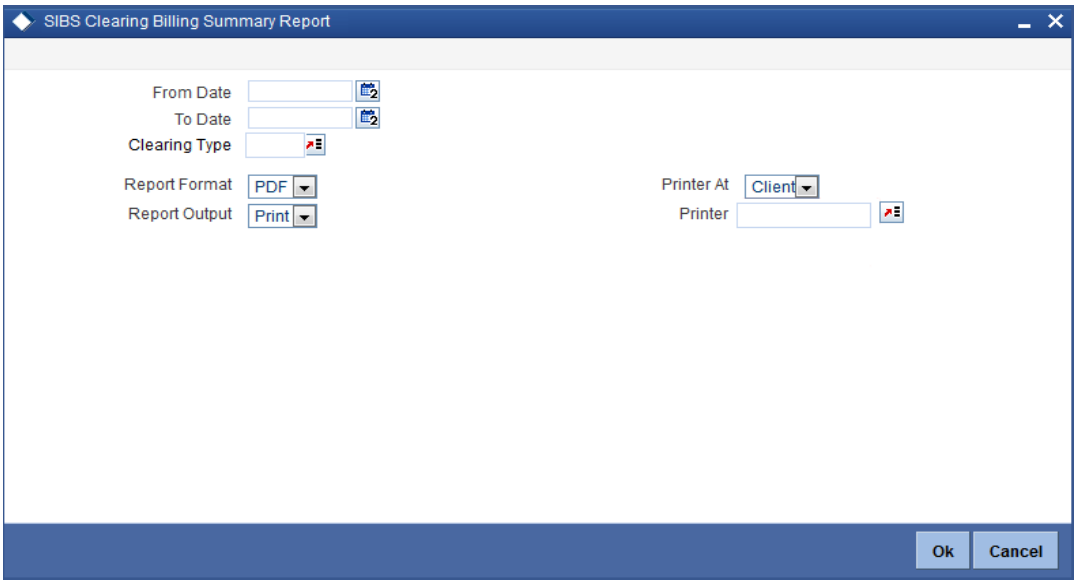
'Value Date' of the transaction will be considered for the date range for which report needs to be generated.

In the FCT file charge details (in the detail record) are separately provided for following TWO types of charges.

- SIBS Charges
- Interbank Charges

In case of 'SIBS charges', field SCT_REGTIP value will be '4' and a detail record which holds the 'interbank charges' will have the value '3' for SCT_REGTIP field.

The SIBS Clearing Billing Summary Report can be extracted using ‘SIBS Clearing Billing Summary Report’ screen.



Total for the each value date will be calculated during the report generation by applying the price amount configured for the price code mentioned in the FCT file.

Following are the report filters:

- From Date (From Value Date)
- To Date (To Value Date)
- Clearing Type (SBS/ST2/Both)

From Date

Specify the Date from which the report has to be generated.

To Date

Specify the Date till which the report has to be generated.

5.38 Black List and White List of Creditors

Black List

You can restrict/allow incoming collection transaction to be processed based on Creditor Scheme ID, Creditor IBAN and combination of Mandate ID and Creditor Scheme ID, for a specific collection scheme type with Restriction Type as ‘Disallowed’ in ‘Debtor Direct Debit Instructions’. Web services for Black List and White List of Creditors are available.

If Incoming Collection transaction for a Debtor matches with these maintained data, then the system moves the transaction to Transaction Repair (TR) queue.

Static data for error code ‘PC-INDD-11’ is available and auto rejection can be configured for this error code. If auto rejection is configured, then the system rejects the Incoming Collection transaction when details match with black list.

The system rejects the transaction in following scenarios:

- If any of the incoming collection transaction’s Creditor Scheme ID matches with maintained value.
- If any of the incoming collection transaction’s Creditor IBAN matches with maintained value.
- If any of the incoming collection transaction’s Creditor Scheme ID or Creditor IBAN matches with the maintained value.
- If any of the incoming collection transaction’s Creditor Scheme ID and Mandate ID matches with the maintained values.
- If any of the incoming collection transaction’s Creditor Scheme ID and Mandate ID or Creditor IBAN matches with the maintained values.

White List

You can restrict/allow incoming collection transaction to be processed based on Creditor ID / Scheme ID, Mandate ID and Creditor IBAN for a specific collection scheme type with Restriction Type as ‘Allowed’ in ‘Debtor Direct Debit Instructions’.

If Incoming Collection transaction for a Debtor does not match with these maintained data, then the system moves the transaction to Transaction Repair (TR) queue.

If restriction type is ‘Allowed’ and ‘Creditor ID / Scheme ID’, ‘Mandate ID’ and ‘Creditor IBAN’ are not maintained, then the system moves all incoming collections for the Debtor accounts to Transaction Repair (TR) queue.

Static data for error code ‘PC-INDD-12’ is available and auto rejection can be configured for this error code.

If auto rejection is configured then Incoming Collection transaction will be automatically rejected when does not match with white list.

The system rejects the transaction in following scenarios:

- If any of the incoming collection transaction’s Creditor Scheme ID does not match with maintained value.
- If any of the incoming collection transaction’s Creditor IBAN does not match with maintained value.
- If any of the incoming collection transaction’s Creditor Scheme ID or Creditor IBAN not matches with the maintained value.
- If any of the incoming collection transaction’s Creditor Scheme ID and Mandate ID are not matches with the maintained values.
- If any of the incoming collection transaction’s Creditor Scheme ID and Mandate ID or Creditor IBAN are not matches with the maintained values.

The creditor business code in Creditor ID / Scheme ID are not considered, while checking for Black List/White List of Creditors.

If Debtor Direct Debit Instructions are not maintained for a Debtor, then the system will allow all the incoming collection transactions for that Debtor.

5.39 Managing Mandate

5.39.1 Validating Mandate Existence for incoming collections

The system validates mandate existence for incoming collection of a SDD B2B scheme, if 'DD Agreement Required' check box at Customer Agreement maintenance is checked after receiving incoming collection.

If the mandate exists, then the system validates to match the transaction type as below:

- For One-Off collection transactions, transaction type of mandate is matched with 'OOFF'.
- For First, Recurrent and Final collection transactions, transaction type of mandate is matched with 'RCUR'.
- For the above cases, if transaction type of mandate doesn't match with the sequence type of collection transaction, then the system displays the following override message and processes the transaction further:

  Sequence Type mismatch for an Incoming Collection.

- Static data for error code 'PC-SEQT-01' is available.
- 'PC-SEQT-01' can be configured as type 'Error' and auto rejection can be configured for sequence type checks failures.
- The order of sequence type for the incoming collections transaction would be validated as shown in the following table:

Sl. No.	Sequence Type of Incoming Collection	Amendment Indicator	Validation	Action on Failure case
1	FRST	False	To check whether this is the first collection transaction for the Debtor Mandate.	Transaction will be moved into Transaction Repair (TR) queue or auto rejected with the error code 'PC-SEQT-02'
2	RCUR	False	To check whether FRST has been received and processed successfully and FNAL has not received yet.	Transaction will be moved into Transaction Repair (TR) queue or auto rejected with the error code 'PC-SEQT-03'
3	FNAL	False	To check whether FRST and RCUR has been received and processed successfully and FNAL has not received already.	Transaction will be moved into Transaction Repair (TR) queue or auto rejected with the error code 'PC-SEQT-04'

Sl. No.	Sequence Type of Incoming Collection	Amendment Indicator	Validation	Action on Failure case
4	FRST	True	To check whether sequence type is FRST if 'Identification' under 'Other' under 'Financial Institution Identification' is 'SMNDA'. SMNDA stands for Same Mandate with New Debtor Agent'	Transaction will be moved into Transaction Repair (TR) queue or auto rejected with the error code 'PC-SEQT-05'
5	FRST	True	To check whether sequence type is FRST if 'Mandate ID' is changed.	Transaction will be moved into Transaction Repair (TR) queue or auto rejected with the error code 'PC-SEQT-06'

- Static data for error code 'PC-SEQT-02', 'PC-SEQT-03', 'PC-SEQT-04', 'PC-SEQT-05' and 'PC-SEQT-06' are available.

If 'DD Agreement Required' is selected and Debtor Mandate for 'B2B' scheme doesn't exist, then the system moves the transaction to Transaction Repair (TR) Queue.

If auto reject mapping is configured, then system will automatically reject the incoming collection transaction.

5.39.2 Restricting Automatic Upload of Mandate

- For incoming collections transactions, if the 'DD Agreement Required' check box at Customer agreement is checked and when there is no debtor mandate maintained, the system automatically populates the mandate details from the incoming collection transaction.
- For CORE/COR1 scheme, Mandate upload process will upload debtor mandate, even if 'DD Agreement Required' check box at Customer agreement and 'Restrict Automatic upload of Mandate' is unchecked at product level.
- During automatic upload of mandate, if unique identification of a particular mandate changes then a new mandate is created with agreement status as 'Active'. The agreement status for existing record is updated as 'Amended'.
- Mandate exists check will not be done after the automatic upload of mandate when 'DD Agreement Required' is not setup at Customer Agreement..
- To support the SDD B2B schemes, the automatic upload of mandate when debtor mandate is not maintained is driven by the value of the parameter 'Restrict Automatic upload of Mandate'.
- For B2B scheme, 'Restrict Automatic upload of Mandate' check box must be checked. This will disallow automatic upload of debtor mandate.

5.40 Processing Expiry Date

- For the expiry date maintained, agreement records with status as ‘Active’ are updated as ‘Expired’ as part of batch process.
- Each incoming collection transaction is checked against status of the corresponding mandate.
- If the status of agreement is ‘Expired’ then incoming collection transaction will be moved into Transaction Repair (TR) queue.
- Static data for error code ‘PC-MAND-07’ with description as ‘Agreement Expired’ is available.
- Auto rejection for the above error can be configured and the incoming transaction is rejected automatically.
- Incoming Collection transaction will be processed only if the agreement status is ‘Active’.
- Expiry Date validation is applicable to Outgoing Collection transaction also with respect to Creditor Direct Debit Agreement.

5.41 Restricting Maximum Amount per Transaction

- ‘Maximum Amount per Transaction’ maintained at Debtor Mandate level will be checked for each Incoming Collection transactions.
- Currency is converted when the incoming collection transaction’s currency is different from debtor account’s currency.
- If incoming collection transaction amount exceeds maintained ‘Maximum Amount per Transaction’, then the system moves the incoming collection transaction to Transaction Repair (TR) queue.
- Auto rejection for the error code ‘PC-SVV-09D’ is configured and the incoming collection transaction is rejected automatically, when transaction amount exceeds ‘Maximum Amount per Transaction’.
- If ‘Maximum Amount per Transaction’ is not maintained, then the system considers ‘Maximum Transaction Amount’ maintained at ‘Payments & Collections Debtor Preferences Maintenance’.
- If ‘Maximum Transaction Amount’ is not maintained at ‘Payments & Collections Debtor Preferences Maintenance’, then the system considers ‘Maximum Transaction Amount’ maintained at PC product definition.

5.42 Restricting Maximum Amount per Calendar Year

- Each incoming collection transaction is validated against the ‘Utilized Amount for Calendar Year’ with ‘Maximum Amount per Calendar Year’ for a particular mandate.
- Currency is converted when the incoming collection transaction’s currency is different from debtor account’s currency.
- If the ‘Utilized Amount for Calendar Year’ is less than the ‘Maximum Amount per Calendar Year’ then the system processes the incoming collection and the ‘Utilized Amount for Calendar Year’ gets incremented on receiving the incoming collection transaction.
- If the incoming collection transaction amount and the ‘Utilized Amount for Calendar Year’ are greater than the ‘Maximum Amount per Calendar Year’, then the system moves the incoming collection transaction to Transaction Repair (TR) queue.
- Static data for error code ‘PC-SVV-09O’ with description as ‘Maximum Amount per Calendar Year exceeded’ is available.

- Auto rejection for the above error is configured and the incoming transaction is rejected automatically.
- Debtor bank originated R-transactions such as Pre-settlement Reject and Post settlement Reject on incoming collection transactions will decrement the transaction amount in 'Utilized Amount for Calendar Year' field on receipt of the incoming collection transaction.
- Debtor originated R-transactions such as Pre-settlement Reject and Post settlement Reject on incoming collection transactions will not decrement the transaction amount in 'Utilized Amount for Calendar Year' field.
- All Cancellations of incoming collections would decrement the transaction amount in 'Utilized Amount for Calendar Year' field on receipt of the incoming collection transaction.
- Reversal of incoming collection will not decrement the transaction amount in 'Utilized Amount for Calendar Year' field.
- For 'CORE' and 'COR1' collections scheme types, Debtor originated recall (Refund) transactions will not decrement the transaction amount in 'Utilized Amount for Calendar Year' field.
- The R transaction will decrement the 'Utilized Amount for Calendar Year', only if the R transaction is received in the same calendar year as the due date of original collection. If the R transaction is received in a different calendar year then it will not decrement the 'Utilized Amount for Calendar Year'.
- 'Utilized Amount for Calendar Year' field will get reset to '0' on beginning of every new calendar year if there are no active incoming collection transactions. If there are active incoming collections at beginning of calendar year, then 'Utilized Amount for Calendar Year' field is updated with transactions amount.
- If 'Maximum Amount for Calendar Year' is not maintained then incoming collection transaction would not be validated against maximum amount and 'Utilized Amount for Calendar Year' is not updated.
- During the course of the calendar year, when 'Maximum Amount for Calendar Year' gets maintained, then the subsequent incoming collection transactions and its R – transactions will impact updating of 'Utilized Amount per Calendar Year'.
- Any incoming collection transaction and its R – transaction processed prior to 'Maximum Amount for Calendar Year' maintenance is not considered for updating 'Utilized Amount per Calendar Year'.
- R – Transaction received after 'Maximum Amount for Calendar Year' maintenance for the original parent transaction processed before 'Maximum Amount for Calendar Year' is not considered for updating 'Utilized Amount per Calendar Year'.

5.43 Restricting Number of Transactions per Calendar Year

- Each incoming collection transaction will be checked against the 'Utilized Transactions for Calendar Year' with 'Number of Transactions per Calendar Year' for a particular mandate.
- If the 'Utilized Transactions for Calendar Year' is less than the 'Number of Transactions per Calendar Year', then the system processes the incoming collection and 'Utilized Transactions for Calendar Year' are incremented on receipt of the incoming collection transaction.
- If the 'Utilized Transactions for Calendar Year' equals 'Number of Transactions per Calendar Year', then the system moves the incoming collection transaction will to Transaction Repair (TR) queue.
- Static data for error code 'PC-SVV-09P' with description as 'Number of Transaction per Calendar Year exceeded' is available.

- Auto rejection for the above error can be configured and the incoming transaction is rejected automatically.
- Debtor bank originated R-transactions such as Pre-settlement Reject and Post settlement Reject on incoming collection transactions will decrement the count in 'Utilized Transactions for Calendar Year' field, on receipt of the incoming collection transaction.
- Debtor originated R-transactions such as Pre-settlement Reject and Post settlement Reject on incoming collection transactions will not decrement the count in 'Utilized Transactions for Calendar Year' field.
- All cancellations of incoming collections must decrement the transaction amount in 'Utilized Transactions for Calendar Year' field on receipt of the incoming collection transaction.
- Reversal of incoming collection will not decrement the count in 'Utilized Transactions for Calendar Year' field.
- For 'CORE' and 'COR1' collections scheme types, Debtor originated recall (Refund) transactions will not decrement the count in 'Utilized Transactions for Calendar Year' field.
- The R transaction will decrement the 'Utilized Transactions for Calendar Year', only if the R transaction is received in the same calendar year as the original collection. If the R transaction is received in a different calendar year, then it will not decrement the 'Utilized Transactions for Calendar Year'.
- 'Utilized Transactions for Calendar Year' field will get reset to '0' on beginning of every new calendar year, if there are no active incoming collection transactions. If there are active incoming collection transactions at beginning of calendar year, then the 'Utilized Transactions for Calendar Year' field will get updated with transactions amount.
- If 'Number of Transactions per Calendar Year' is not maintained, then incoming collection transaction is not validated against transactions count and 'Utilized Transactions for Calendar Year' is not updated.
- During the course of the calendar year, when 'Number of Transactions per Calendar Year' gets maintained, then the subsequent incoming collection transactions and its R – transactions will impact updating 'Utilized Transactions for Calendar Year'.
- Any incoming collection transaction and its R-transaction processed prior to 'Number of Transactions per Calendar Year' maintenance are not considered for updating 'Utilized Transactions for Calendar Year'.
- R-transaction received after 'Number of Transactions per Calendar Year' maintenance for the original parent transaction processed before 'Number of Transactions per Calendar Year' is not considered for updating 'Utilized Amount per Calendar Year'.

5.44 Processing Payment Transactions With SNCE03

Oracle FLEXCUBE interfaces with the external system SNCE03, which is the bank's sub-system to execute normal and bulk credit transfer requests received from the customers of the bank. SNCE03 subsystem supports transactions in only EUR currency.

SNCE03 subsystem is used for the following categories of transfer:

- **Transferences** - These are normal transfers wherein the ordering customer and beneficiary customer are different and accounts involved are maintained at TWO different banks.
- **Transfer Orders** - These are transfers wherein the ordering customer and beneficiary customer are identical i.e. holder of accounts (maintained at TWO different banks) participating in the transfer are same.

- **Pension Transfers** - This facilitates the transfer of a 'Pension Plan' maintained by a customer at a different bank to the 'pension transfer' issuing bank. As a result 'pension transfer request' receiving bank would transfer the customer's 'pension plan' to the request issued bank. The accounts involved are the corresponding 'pension plan fund accounts' associated to the 'pension plan' and not the actual customer accounts.
- **Funds Transfers** - This facilitates the transfer of a 'Fund' (E.g. customer invested in a capital market fund) maintained by a customer at a different bank to the 'fund transfer' issuing bank. As a result 'fund transfer request' receiving bank would transfer the customer's 'fund' to the request issued bank. But here accounts involved are the corresponding 'fund accounts' associated to the 'pension plan' and not the actual customer accounts.

GI interface definition is created by executing the following ADF files:

- SN03OUT.ADF (Outgoing file processing)
- SN03INC.ADF (Incoming file processing)

This ADF scrip will also include updating head office branch and external system used for this file processing. In database, directory structure has to be created as per GI definition.

Incoming definition for the incoming interface definition type:

- Format type: This will always be 'Fixed' as there is no delimiting character.
- File path: This will be data bases server path where incoming file will be placed (FLEXCUBE will append /ready to the mentioned path and expects file also in the same path)

Outgoing definition for the outgoing interface definition type:

- File path: This will be data bases server path where incoming file is placed (FLEXCUBE will append /ready to the mentioned in this field and writes file also in the same path).
- Pre field UDF: this field is in component field linkage section and this can be used to arrive at LOT record total fields , fields such as Total amount, total commission amount etc., please refer the field mapping excel for field level details
- File mask: File naming will be based on this field and data in each parameters has to be followed by a "/ " or " $" where values mentioned in the mask after " / "will be used as it is and values mentioned after $ contains different characteristics as given below.
  - B : Branch code
  - U : User ID
  - D : Date from application date
  - M : Month from application date
  - Y : Year from application date
  - h : Hour from application date
  - m : minute from application date
  - s : second from application date

5.45 Maintenances for SNCE file Dispatch

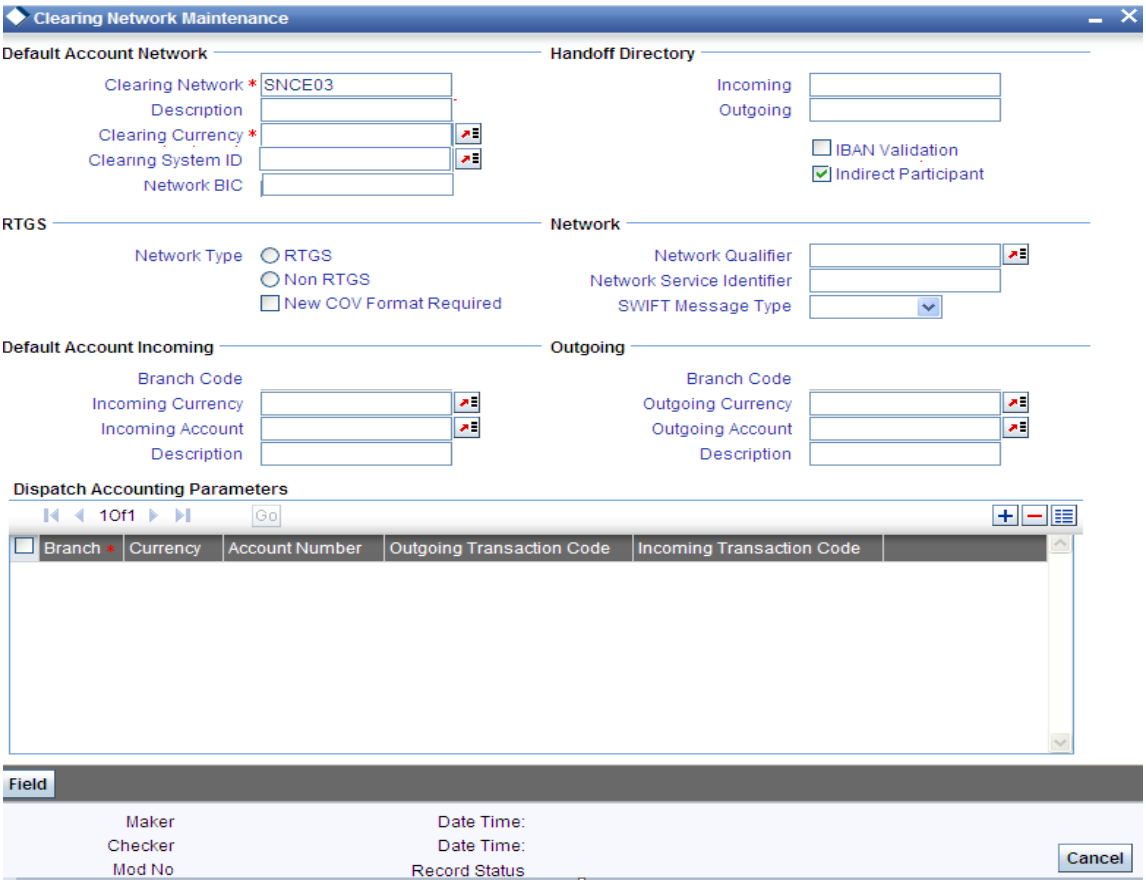
The following maintenance has to be done for SNCE file dispatch.

- Clearing Network Maintenance(PCDCLRNT)
- Correspondent Bank Maintenance(PCDCYCOR)
- Bank Directory Maintenance(PCDBNKMT)

- Common Payment Message browser(CPG) screen

5.45.1 Clearing Network Maintenance (PCDCLRNT)

At Clearing Network Maintenance (PCDCLRNT) screen the SNCE subsystems like SNCE03 are maintained.



Each SNCE subsystems has pre-defined code, they are:

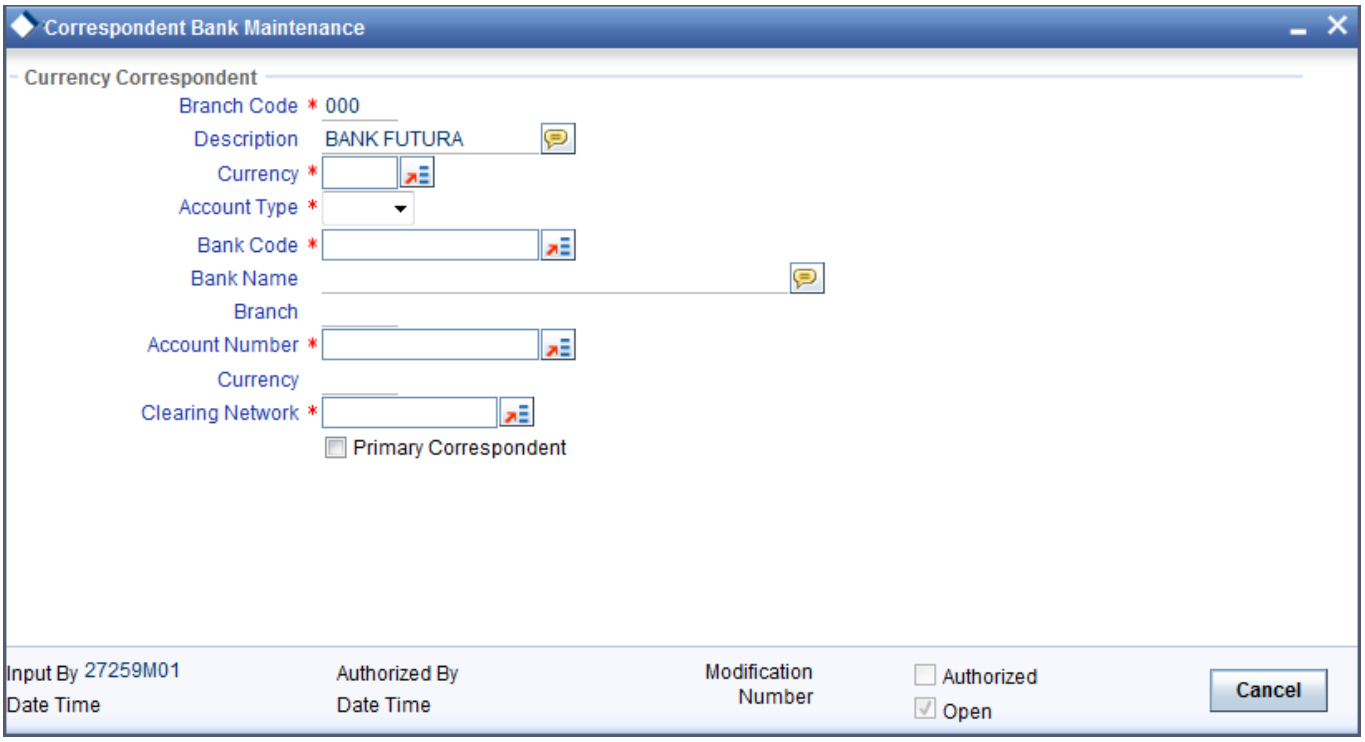
- SNCE03 – 5011

These codes can be maintained in clearing system id field of the Clearing Network Maintenance. Static data for clearing system ID ‘5011’ and 5005 would be made available.

‘Indirect participant’ box has to be checked to indicate the bank is indirect participant to SNCE.

5.45.2 Correspondent Bank Maintenance

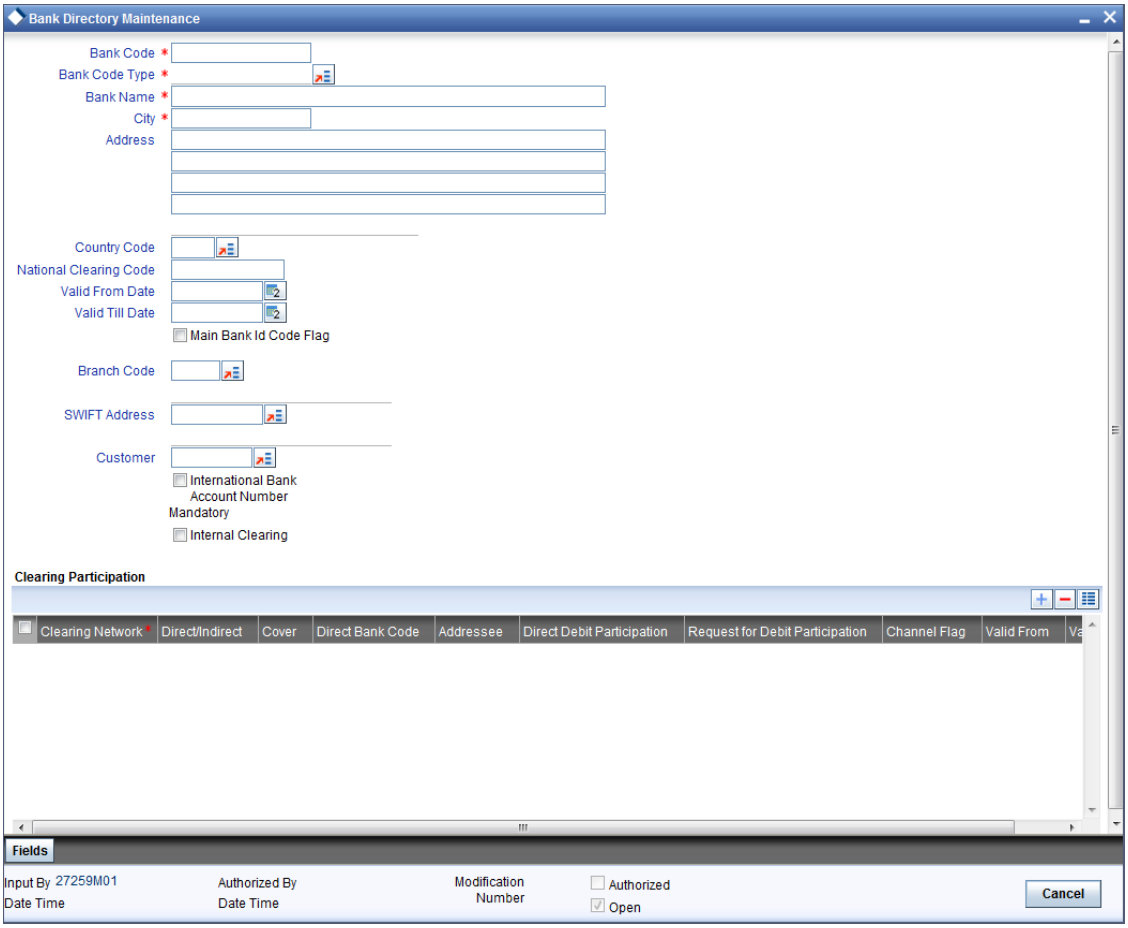
The Presenting entity details (Direct participant details) is maintained at the “Correspondent Bank Maintenance”(PCDCYCOR) screen.



Direct participants can be maintained for each SNCE subsystems. Account type field is selected as “OUR”.

5.45.3 Bank Directory Maintenance (PCDBNKMT)

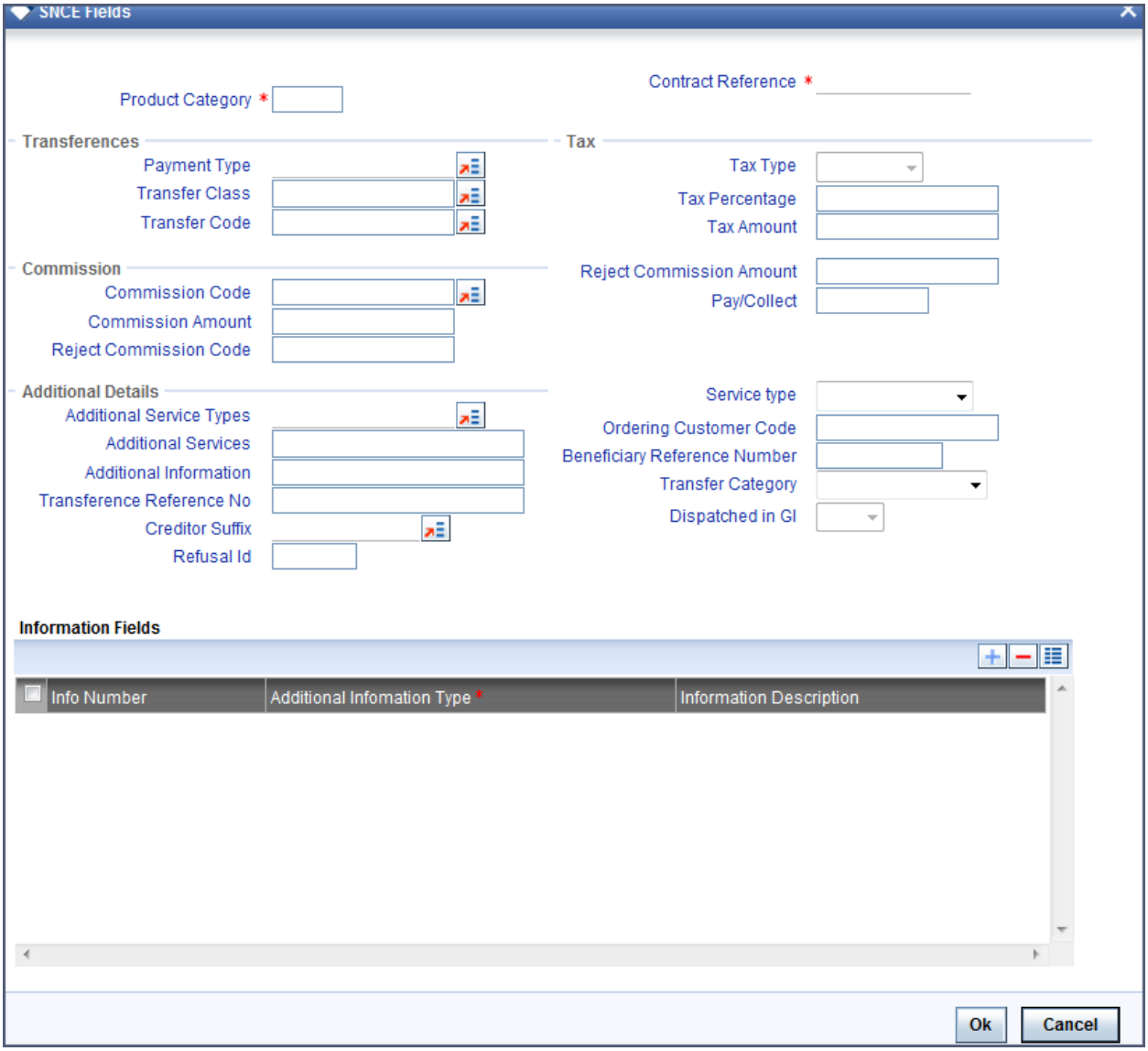
Receiving entity details for SNCE is maintained at Bank directory screen. The counterparty bank details and its direct participant banks are maintained at Bank directory maintenance (PCDBNKMT).



The direct participants can be maintained for each SNCE subsystems like SNCE03 .

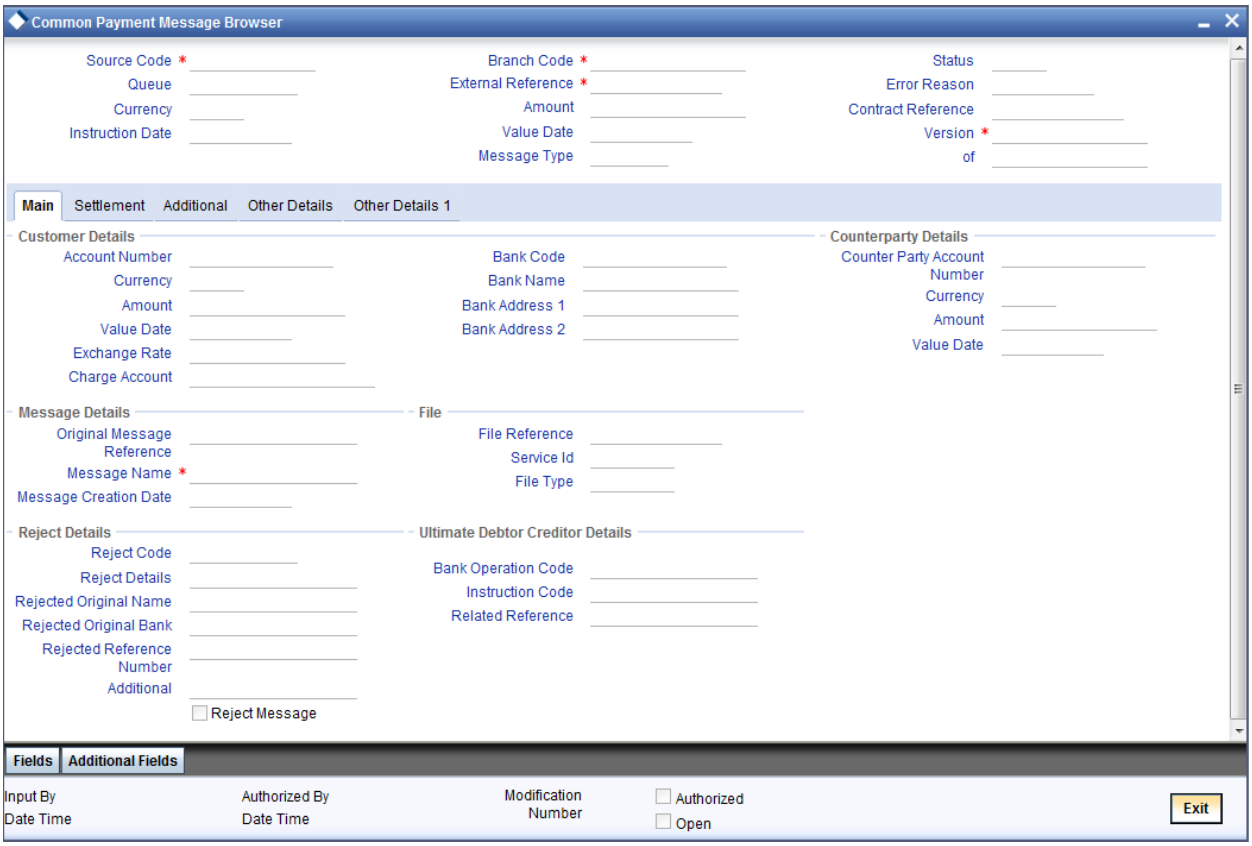
This direct participant Bank code details will be stored in each transaction at PC online also.

5.45.4 Additional Interface in PC online screen:



5.45.5 Capturing SNCE03 Payment Details

The Common Payment Message browser (MSDPMTBR) screen is used to capture SNCE03 details.



The following details are specified:

Additional fields

Tax file name:

This field is used to store AEAT (tax agency) file name, size 36 characters. This data is not used for any other processing. This field will be allowed only for Transferences category so this is validated during Outgoing payment transaction creation.
Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - Third ordering optional record and Field name - On behalf of name - “F”.

Address of Tax agency

This is an additional address, size 36 characters field for tax type of incoming payments.

This field is allowed only for Transferences category. so this is validated during Outgoing payment transaction creation.

Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - Third ordering optional record and Field name - On behalf of address - “F”.

Beneficiary reference ID1

This optional field is used to capture the agreed reference between the ordering and the beneficiary. This is a numeric type with length 13.

This field is allowed only for Transferences category. If populated, SNCE03 file will be populated In Lot- Transfers, Record - Fifth beneficiary optional record and Field name - Beneficiary reference-“F2”.

Beneficiary reference ID 2

This is an additional optional field for beneficiary reference.

This is a numeric type with length 18. This field is allowed only for Transferences category so this will be validated during Outgoing payment transaction create.

If populated, SNCE03 file will be populated In Lot-t- Transfers, Record - Fifth beneficiary optional record and Field name - Beneficiary id number-”F3”.

Beneficiary partner:

This optional field holds beneficiary’s partner name (Joint holder name).

This field is allowed only for Transferences category, so this is validated during Outgoing payment transaction creation.

If populated, SNCE03 file is populated In Lot- Transfers, Record - Sixth beneficiary optional record and Field name - Other holders name-”F”.

Foreign customer account

This field is a foreign account of ordering customer.

This is not applicable for outgoing payment and this field is allowed only for Transferences category so this is validated during Outgoing payment transaction create.

If populated, SNCE03 file is populated In Lot- Transfers, Record - Second complementary optional record and Field name - Ordering customer account identification ”F1”.

Transference start key

This optional field indicates whether payment/ transfer created with RFD request or not. This field is allowed only for Pension plan category.

The values of this field are

- ‘1’: with RFD request
- ‘2’: without previous RFD request

If populated, SNCE03 file is populated In Lot- Pension plan, Record - Data number 201 record (compulsory) , Field name - Transference start key.-”F3”.

Indicator of right type

This is an optional field applicable only for Pension plan category and this filed holds following values.

- “1” vested rights or provision for contingency not occurred
- “2” economic rights or provision for occurred contingency
- “3” economic and vested rights or provision for occurred and not occurred contingency

If populated, SNCE03 file is populated In Lot- Pension plan, Record - Data number 210 record and Field name - ”F1”.

Information fields

The additional information regarding Pension or Fund category transfers is stored in the multi entry block with the unique number attached to each information fields. In the below section fields related this multi entry block is explained.

Additional Information type:

This is list of field and it has Information types as explained below

- **Disabled plan type**: This type is applicable for pension plan category and in file it is Data number 230 and 231 records.
- **Contribution plan type:** This type is applicable for pension plan category and in file it is Data number 225 and 226 records.
- **Seizure type**: This type is applicable for pension plan category and in file it is Data number 245 record.
- **Collect Benefit type:** This type is ways to collect the benefit information and it is applicable for pension plan category and in file it is Data number 250 record.
- **Solicitor Type:** This type is ways to collect the benefit information and it is applicable for Fund plan category and in file it is Data number 310 record.
- **Participants Type**: This type is ways to collect the benefit information and it is applicable for Fund plan category and in file it is Data number 330 record.
- **380 Type info:** This type is ways to collect the benefit information and it is applicable for Fund plan category and in file it is Data number 330 record.

Info Number and Information description: These two fields will has corresponding information to the above mentioned types in multi entry block.

Foreign ordering bank Charges:

The foreign ordering bank charges applied for payments of class in Class 1, Class 2 and Class 3. These charges are not calculated in FLEXCUBE but stored as information so this is not applicable for outgoing payments.

These payments originated outside the country and FLEXCUBE bank has beneficiary customer.

The accounting is same as in for SWIFT charge clause OUR/BEN/SHA.

These fields are allowed only for Transferences category.

This charge clause information is stored in “Charge bearer” field and for other information some fields are required and they are explained below.

- **Sender Charge Currency:** This field has charge currency of foreign ordering bank. This field has to be null for class ‘0’ type of transfers and applicable only for incoming calss1, 2 and 3 at incoming payment side.
- Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - 21 beneficiary compulsory record and Field name - Currency-”F1”.

- **Sender Charge amount:** This field stores charge amount of the foreign bank, received from the incoming payment. This charge amount is stored only for Payments of class 1,2and 3 types.
- Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - 21 beneficiary compulsory record and Field name - Charges amount-"F2".
- **Intermediary charge currency:** This field is filled only for class1,2 and 3 which is called as first Spanish banks charge currency and for class 0 it is null.
- Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - 21 beneficiary compulsory record and Field name - Currency-"F3".
- **Intermediary charge amount:** For payments of class 1,2 and 3 this field is first receiving Spanish entity charge amount and for class 0 it is origin bank charge.
- Field is Optional. If populated, SNCE03 file is populated In Lot- Transfers, Record - 21 beneficiary compulsory record and Field name - Charges amount-"F4".

5.46 Transfer Order Form(Direct debit advice generation):

A direct debit advice is generated on firing DRLQ event. A message type 'Direct_Debit_Advice' would be made available. This message type can be maintained at Product level for DRLQ event.

Advice format name would PC_SN03_DEBIT_ADVICE.

The below list provides the field level information on the transfer order format.

Sl No	Spanish Transfer Order Form Field Name	Information required from FLEXCUBE
1	Orden de traspaso de efectivo	Transference order
2	Titular de las cuentas	Account holder
3	Cuenta de cargo	Account to be credited
4	Cuenta de abono	Account to be debited
5	Efectúen el traspaso de la cuenta de cargo a la cuenta de abono por el importe de	Transfer from the credit account to the debit account the amount(Payment amount)
6	Nombre	Customer Name
7	Firma	Signature(Label)
8	Recoger tantas firmas como requiera la cuenta de cargo en función de las condiciones de disponibilidad	Fill as many signatures as required by the account to be debited
9	Referencia de la orden	Transfer Reference No

10	Fecha	Current Application Date
11	Firma y sello de la entidad de la cuenta de abono	Debit account bank signatures and stamp (Label)

5.47 Calculating Interest for Delayed Payments

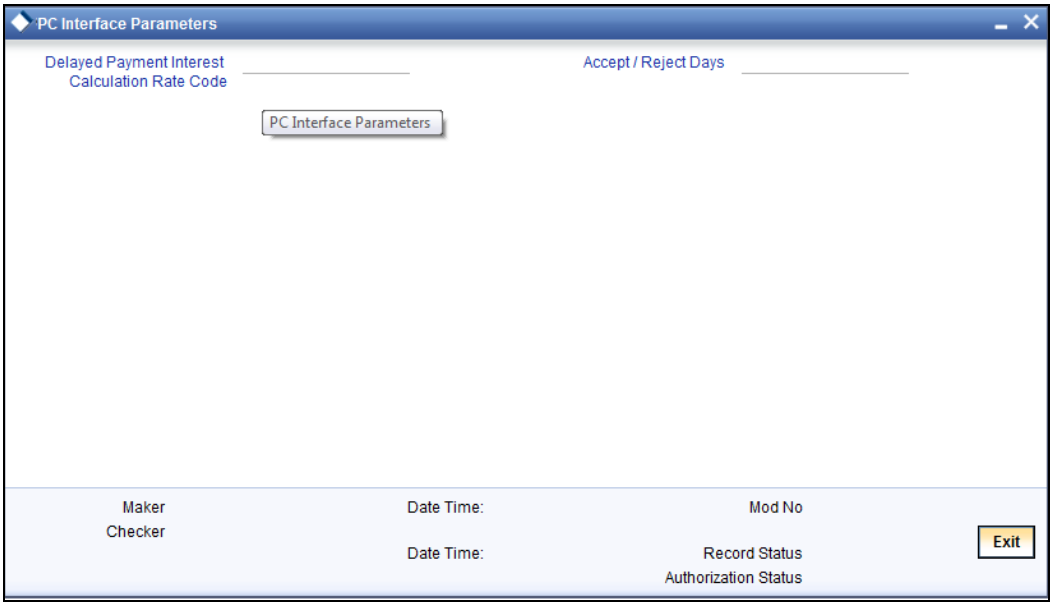
The payment transactions which are delayed to send in outgoing file to beneficiary banks will lead to interest calculation for the delayed days. The type of transfers where this interest is applicable are “Transfers” and “Transfer orders”.

In case of an error in the interest calculation, the receiving bank will be able to claim the same from the presenting entity fortnightly.

5.47.1 Maintaining Interface Parameters

The interface parameter details have to be maintained in the ‘PC Interface Parameter’ screen.

To invoke the screen type ‘PCDSBPR’ at the top right corner of the application browser and click the adjoining right arrow button.



The following details can be captured here:

Delayed Payment Interest Calculation Rate Code:

This is text field used to capture the interest rate code from the LOV attached.

This is used to compute the interest for the transactions which gets dispatched after customer value date.

The rate code ‘EONIA’ has to be defined at Floating rate maintenance (CFDFLTRT).These rate codes are available in the list of values.

Processing

- The interest calculation is applicable to Transfers and Transfer order payment category, If these payment category transactions are delayed to send latest transaction to the counterparty bank interest will be calculated.
- During Interface Definition for SNCE03 maintenance at component linkage section for Transfers and order lot's, "Total amount of interests at an issue date" field will have process/function (In Pre field AUDF).
- This process will check current application date (file date) and issue date customer entry value date) of Outgoing Transfers and Transfer reject transactions and also Outgoing Transfer orders and Transfer orders reject transactions. If file date is greater than issue date, interest will be calculated for every transaction.
- After interest calculation at a transaction level this details will be stored in a data source.
- Total sum of all transactions are populated at header - "Total amount of interests at an issue date" field.
- At the incoming SNCE03 file processing. A process will execute which will calculate the interest applicable for each transaction received and stores it into a table.
- The total sum of this calculation and total amount mentioned in the file both will be stored in a data source.

There will be two data source created for this interest processing. one data source will be interest master and will have following details.

- File date
- Lot type
- Issue date
- Payment category
- Number of transaction
- Interest total amount calculated
- Interest total amount received
- Interest rate applied

Interest details will have following information

- Transaction ref number
- Issue date
- File date
- Payment category
- Transaction amount
- Interest amount
- Bank code from which transaction is received

Contract Reference Number

Specify the contract reference number.

Beneficiary Account Number

Specify the customer account number.

Beneficiary Name

The system displays the beneficiary name.

New A/C No

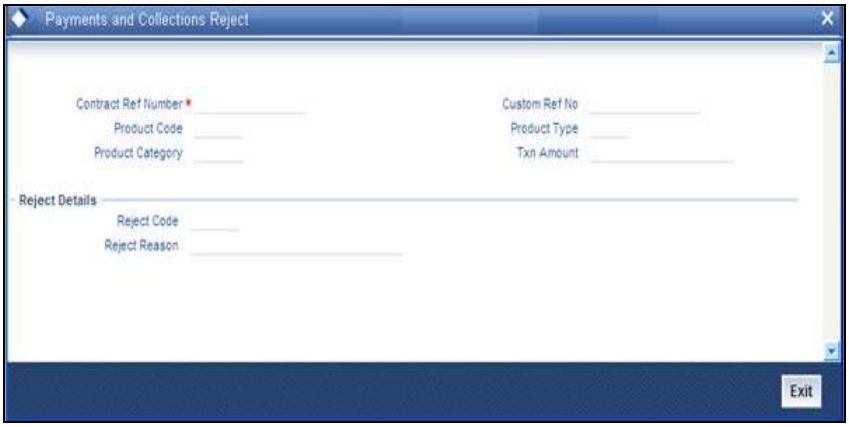
Specify the new account number.

The above screen will display the following details of the selected contract:

- Customer Reference Number
- Product Category
- Product Type
- Product Code
- Transaction Amount
- Network

The system displays transactions of current branch only.

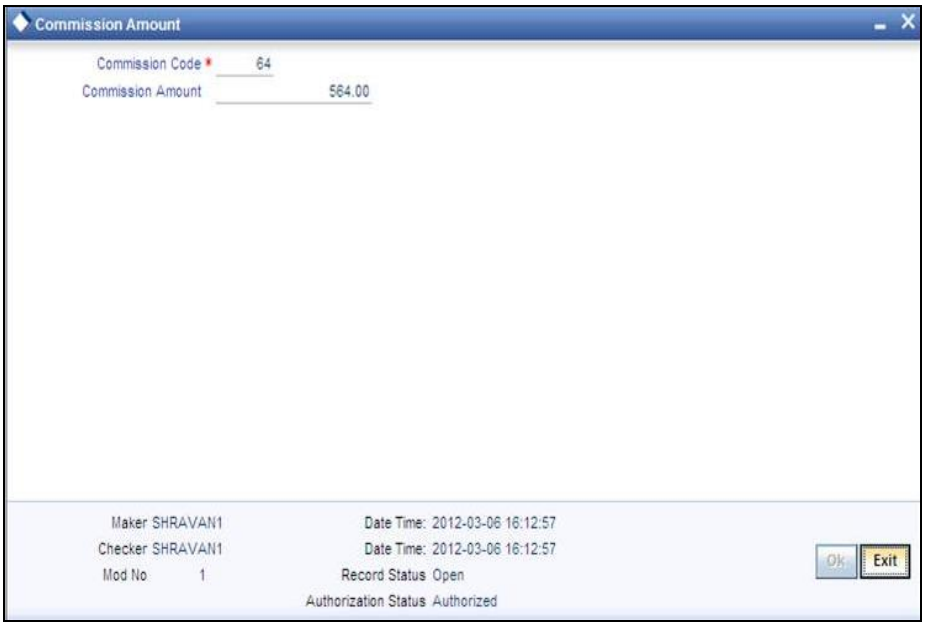
You can unlock the contract and capture the reject code.



The 'Payment and Collection Reject' screen will reject the selected Incoming Payment and creates another transaction as Reject of Incoming Payment. The product category for the reject of incoming payment is maintained in the Product Category of Incoming Payment. The system displays transactions of current branch only.

5.48 Maintaining Commission Details

You can maintain Commission Amount details in ' Commission Amount screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDCOMAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button



The following details are captured:

Commission Code

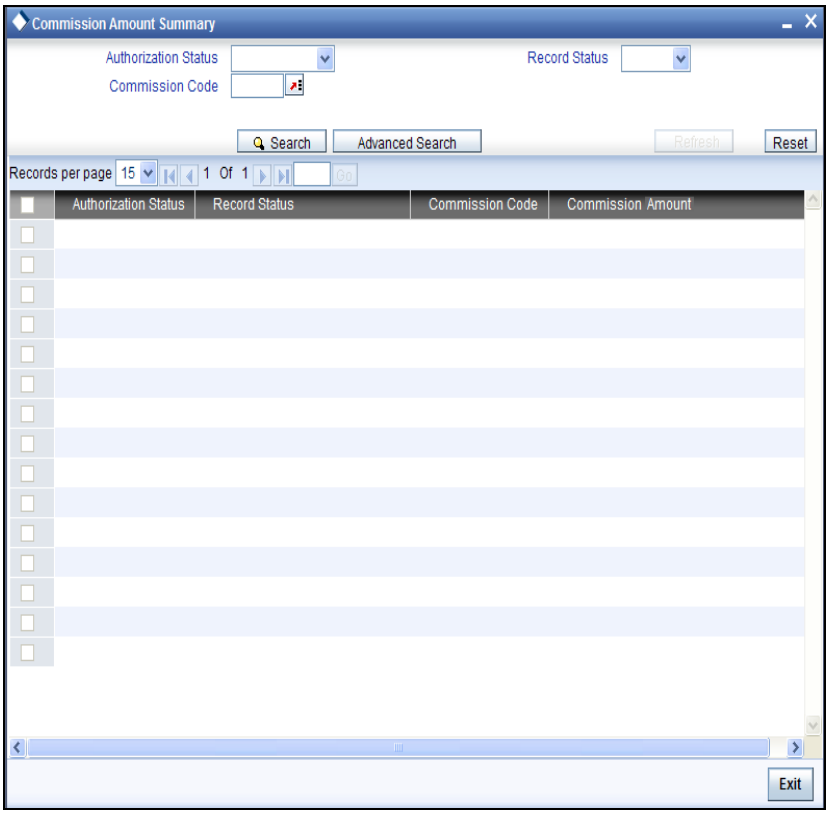
Specify the commission code .You can selcet the appropriate code from the adjoining option list.

Commission Amount

Specify the commission amount.

5.48.1 Viewing Commission Details

You can query the Commission code details in ' Commission Amount Summary screen, invoked from the Application Browser. You can invoke this screen by typing 'PCSCOMAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button


Commission Amount Summary
Authorization Status
Record Status
Commission Code
Search
Advanced Search
Refresh
Reset
Records per page 15
1 Of 1
Go
Authorization Status
Record Status
Commission Code
Commission Amount
Exit

6. Levying Charges on Payments and Collections Transactions

6.1 Introduction

At your bank you can opt to levy charges on payments and collection transactions in any of the following ways:

- As a flat amount
- As a percentage of the transaction amount

You can also apply charges depending upon the level at which they need to be applied when levied on a transaction, by building a charge rule and a charge class:

- For all the accounts of a customer
- For a particular customer account
- For all transaction currencies
- For a specific transaction currency

Charges that you levy on a payments or collection transaction are computed when the transaction is initiated, and are liquidated along with the transaction.

The Charge Mode

Also, you can levy charges either as a premium (collected over and above the transaction amount) or a discount (discounted from the transaction amount). This is known as the charge mode, and can be specified for each payments / collections product category, so as to default to any transactions processed under the product category.

For more information on charging the customer with Stamp Duty on Financial Commission or VAT on Non-Financial Commission, refer 'Charging VAT on Non-financial Commission' and 'Viewing Financial/Non-financial Commission Details' under Building Tax Components in the Tax User Manual.

Whenever tax is applied an advice is generated.

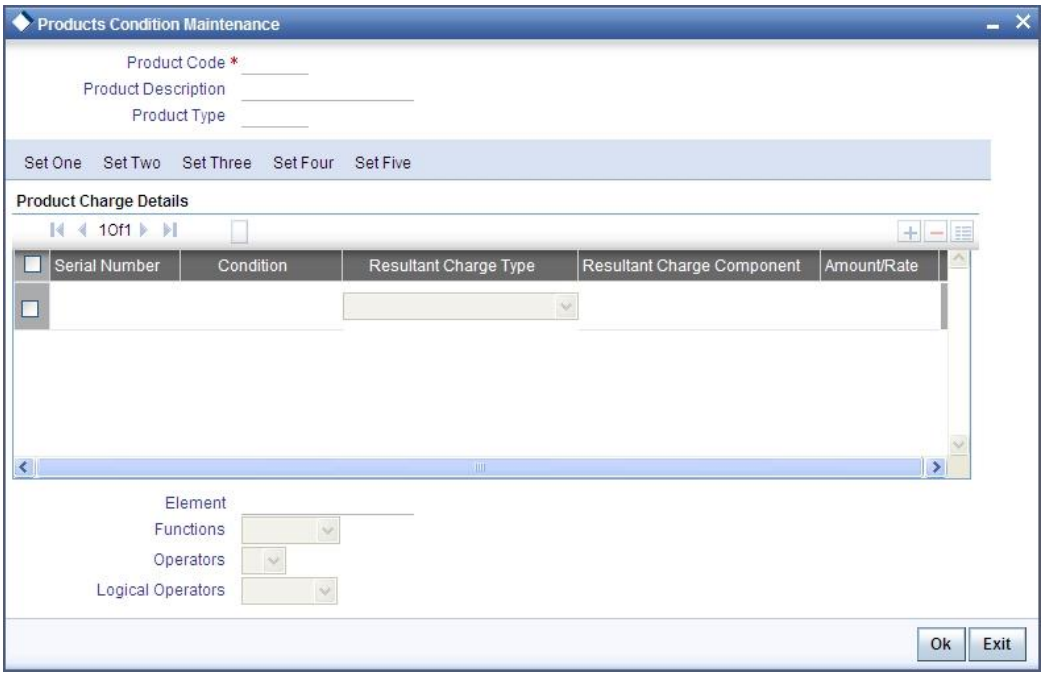
For more information on tax advices refer 'Advices' under Reports in the Tax User Manual.

For more information on reversal and recalculation of the charges and the tax collected on these charges refer 'Reversal and Recalculation of Tax and Charges' and under Reports in the Tax User Manual.

Charge specifications for a Payment/Collection Product

When maintaining a Payment / Collection product, you can define the manner in which charges should be levied on transactions processed under the product. You can 'build' your specifications in the 'Products Condition Maintenance 'screen. Invoke this screen by clicking 'Expression' button in the 'Payments and Collection Product Maintenance' screen. You can also invoke this screen by typing 'PCDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is shown below:



For each set of conditions that you build, you can indicate whether the resultant charge must be a flat amount, a percentage of the transaction amount or computed as a charge component such as a charge rule or a charge class. You must indicate this in the Resultant Charge field, by choosing from the drop down list.

For details about building charges as components such as charge rules and charge classes, refer the section Building Charge Rules found later on in this chapter.

The following example illustrates the manner in which you can build your charge specifications for a product.

Example

Assume you would like to define the following charges for a product linked to the clearing network:

- A network charge
- Charges for transactions initiated manually
- Charges for transactions initiated through EB

You would build the expression for the first charge (for processing transactions over the clearing network) as follows:

Set	Condition No.	Case	Charge Code

1	1	No condition	CNSY

You would build the expression for the second charge as follows:

Set	Condition No.	Case	Charge Code
2	1	IF Manual and Internal payments THEN	CMIN
2	2	ELSE IF Manual and Inter-branch payments THEN	CMIB
2	3	ELSE IF Manual and Standing order charge THEN	CMSO
2	4	ELSE IF Manual and Payment remittance by fax THEN	CMPF
2	5	ELSE IF Manual and Payment remittance on paper form THEN	CMPP

You would build the expression for the last charge as follows:

Set	Condition No.	Case	Charge Code
3	1	IF Through EB and Internal payments THEN	CEIN
3	2	ELSE IF Through EB and Inter-branch payments THEN	CEIB
3	3	ELSE IF Through EB and Standing order charge THEN	CESO
3	4	ELSE IF Through EB and Payment remittance by fax THEN	CEPF
3	5	ELSE IF Through EB and Payment remittance on paper form THEN	CEPP

Note that the expressions ‘IF’, ‘THEN’, and ‘ELSE’ are used to better explain the procedure of setting up a charge for different transactions conditions. When building an expression in this screen, these are implicit and exclusive within a single set. Note that you should use single quotation marks while defining the value of the condition. For example: IF value is ='0'.

The charges defined for a product are automatically applied on all transactions processed under the product. The charges applied on transactions are liquidated according to the frequency specified for the Charge Class.

6.1.1 Specifying Charge Components

After you have built the conditions based on which the charges will be levied, you must also indicate, during product definition, the accounting roles and amount tags to be used to pass the requisite accounting entries for charges.

To recall, charges levied on payments and collection transactions are computed at the time of transaction initiation, and are liquidated along with the contract.

The amount tags available for charges on payments and collection transactions are the CHG_AMT tags, which must be mapped to the CRLQ and DRLQ events, (depending upon which of these is the event for the customer leg of the transaction) during product definition.

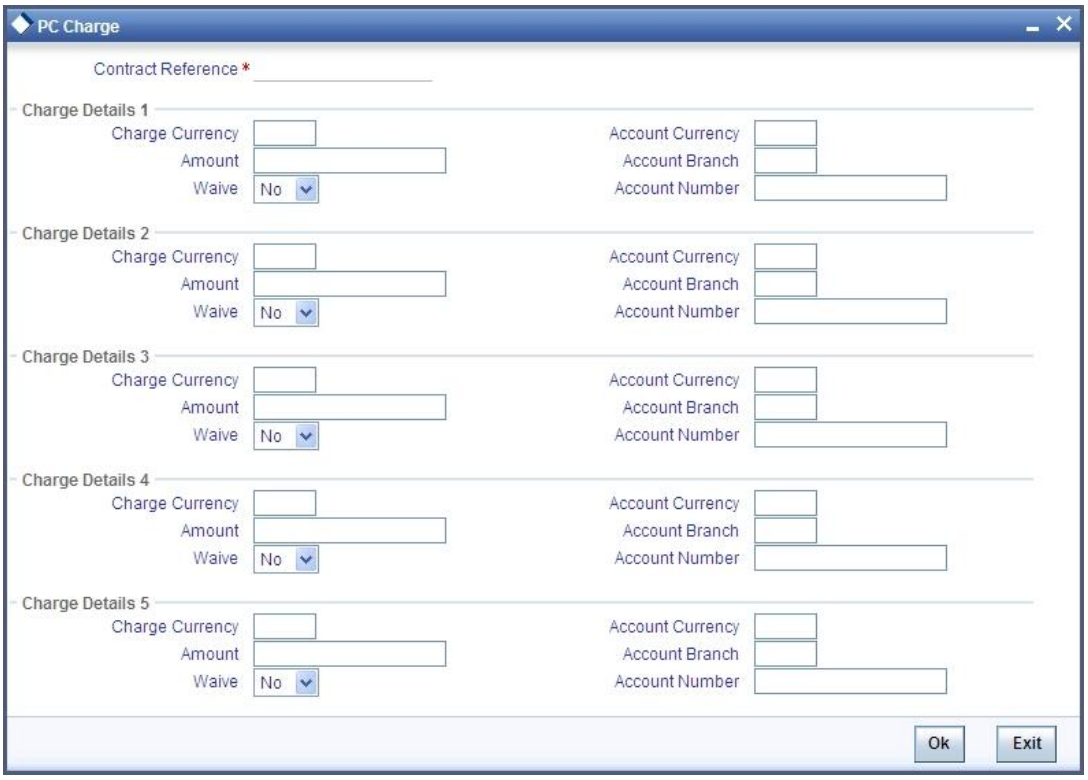
For details about associating accounting roles and amount tags, and accounting entries for events, during product definition, refer the chapter Defining a Product in this user manual.

6.1.2 Specifying Charges

Charges on a payments / collection contract are computed based on the condition sets maintained (in the 'Product Conditions Maintenance' screen) for the product that the contract uses. Click 'Charges' button in the 'Payments & Collections Transaction Input' and invoke this screen.

When you enter a payments / collection contract, you can:

- View the details of charges computed for each set of conditions maintained for the product
- Alter the computed charge amount. The system will consider the transaction currency for charge computation.
- Waive the charge altogether, if waivers are allowed in the Product Preferences



The details of the charges computed for each condition set are displayed, and you can make your changes, or waive the charge, if necessary.

If you make any changes to the charge amount, or waive it, an override is sought when you attempt to save the contract.

6.2 Building Charge Rules

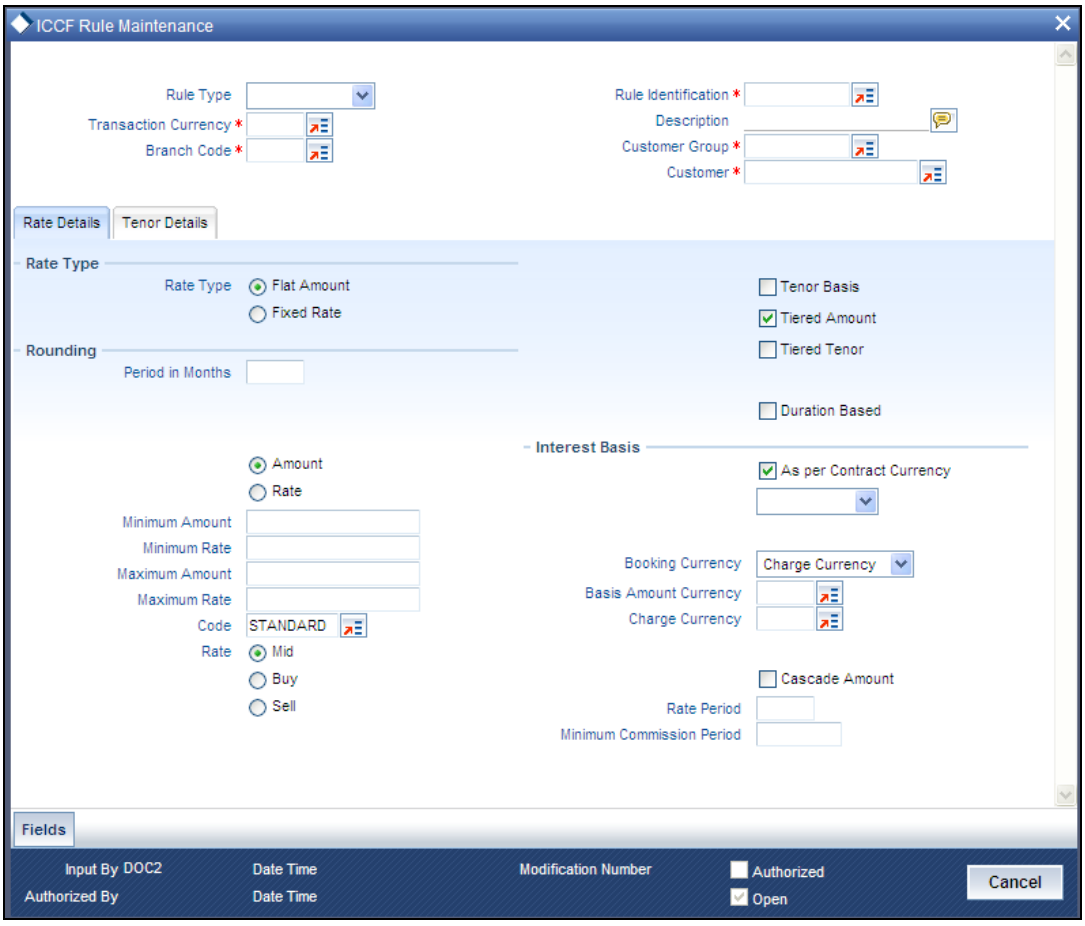
In Oracle FLEXCUBE, you can define charges for different types of payment / collection transactions, which could be applied at the following levels:

- For all the accounts of a customer

- For a particular customer account
- For all transaction currencies
- For a specific transaction currency

You can specify the level at which a transaction charge applies when building a Charge Rule at your bank.

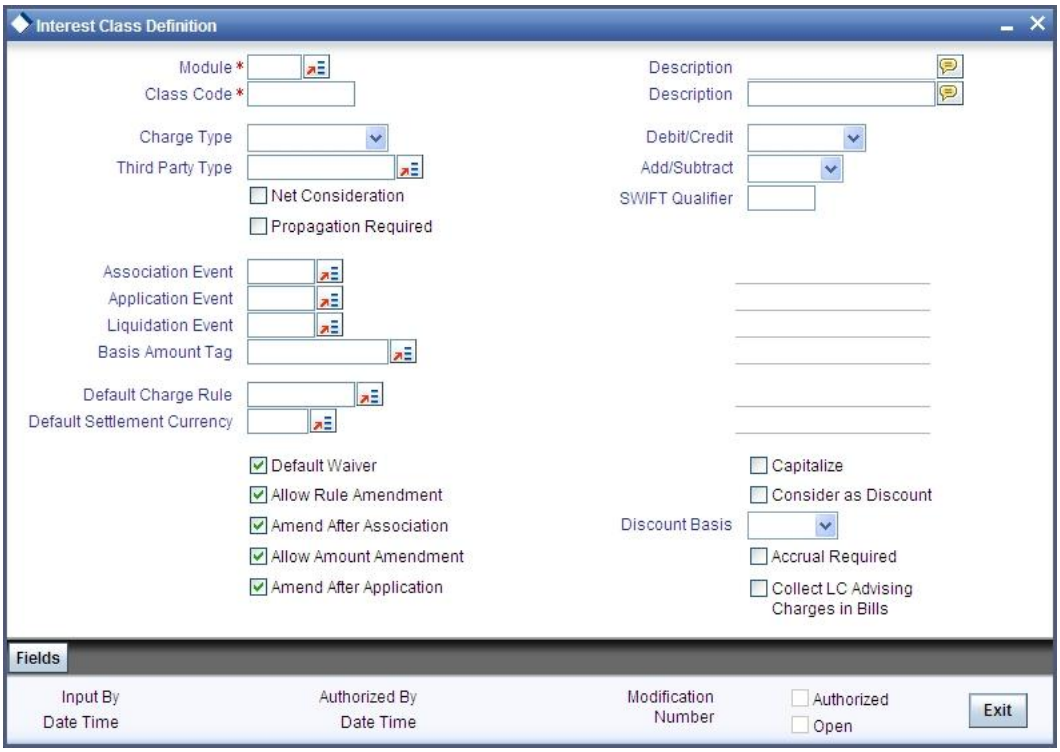
When building a charge rule, you can identify the transaction currency and customer on which the rule applies. To define a standard charge rule that applies across your bank, you would choose the 'ALL' option at all levels. (That is, you would select 'All' at the transaction currency and customer fields). When defining a charge rule, you can choose to apply it selectively at one or more levels.



For details on building Charge Rules, refer the 'Charges' chapter in the Modularity User Manual.

6.2.1 Specifying Parameters for Charge Rule Application

You can specify the parameters for charge rule application when building the Charge Class to which you associate the charge rule.



The charge rule specifies the amount to be charged to the customer.

To recall, charges levied on payments and collection transactions are computed at the time of transaction initiation, and are liquidated along with the contract.

The amount tags available for charges on payments and collection transactions are the CHG_AMT tags, which must be mapped to the CRLQ and DRLQ events, (depending upon which of these is the event for the customer leg of the transaction) during product definition.

The accounting entries and advices that would be generated during the payment or collection lifecycle depend, therefore, on the specifications made at the product definition level.

For details relating to building Charge Classes, refer the 'Charges' chapter in the Modularity User Manual.

6.3 Defining the Charge Account Maintenance

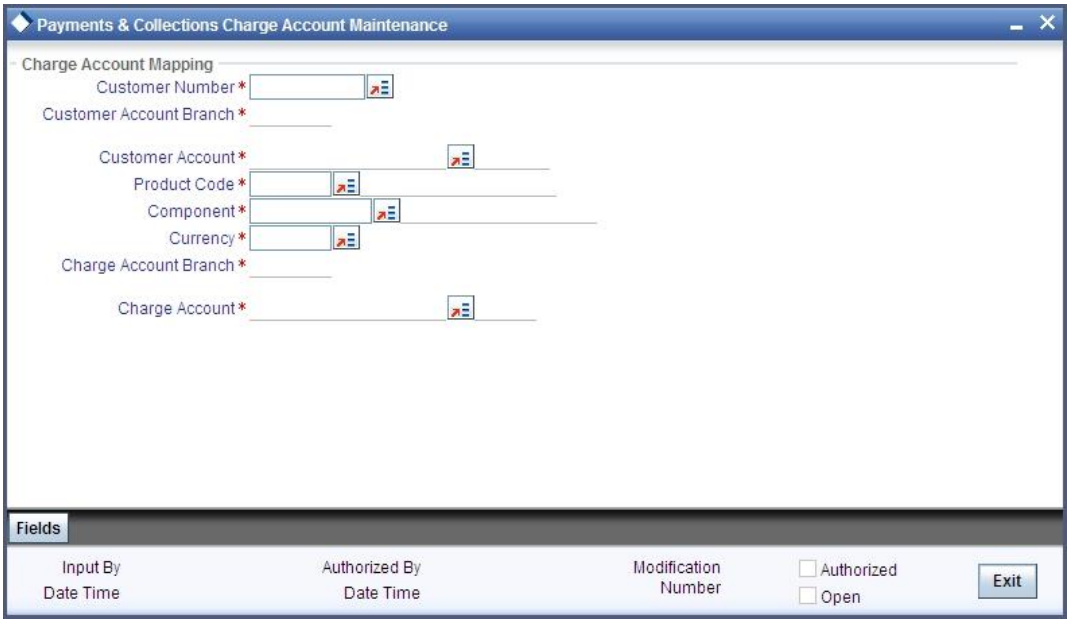
Oracle FLEXCUBE allows you to book charges for payment / collection transactions to an account different from the transaction account. The charge account, so designated accumulates the charges levied across transactions, and the sum of the accumulated charges is swept in to the transaction account at a desired frequency.

You can specify a charge account to be applicable to:

- One, many or all accounts of a particular customer
- One, many or all products

- One, many or all charge components
- One, many or all currencies
- Any combination of the above

The ‘Charge Account Maintenance’ screen allows you to set up the charge account. You can invoke this screen by typing ‘PCDCHGAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



6.3.1.1 Defining Charge Account Mapping

Customer Number

Select the number of the customer that is stored for charge mapping.

Customer Accounts Branch

Select the branch of the account that a customer is holding for charges mapping.

Customer Account

Select an account for the customer that is eligible for charge mapping.

Product code

Select the product code that is applicable for charge mapping.

Component

Select the component that is used to levy the charge.

Currency

Select a currency that will be used collecting the charges.

Charge Account Branch

Select the branch where the charge is levied on the customers account.

Charge Account

Charge account is an income GL where the charges collected by the bank will be posted.

6.4 Defining Charge Product Categories

Your bank may wish to obtain statistics relating to transaction volumes of a customer for the purpose of extending preferential service / charges. You may wish to collect such volume statistics separately for transactions involving different product categories. When you compute the total business volumes that a customer has given your bank over a certain period, you might wish to consider only certain product categories.

The 'Charge Product Category' screen allows you to name and describe such product categories as will be considered for computing transaction volume statistics in the 'Product Preferences' screen. You can invoke this screen by typing 'PCDPROCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

7. Processing Salaries

7.1 Introduction

Salary processing may be one of the significant services you offer your corporate clients. Done manually, this could be a rather prolonged and strenuous task—debiting a specific account of the specified amount and crediting the numerous employee accounts with an appropriate amount, as instructed by your client. The Salary Processing (SL) facility of Oracle FLEXCUBE significantly automates salary processing. This means, salary processing is remarkably quick and error-free.

To begin automatic processing of salaries, you need to set up the following:

- Maintaining Employer details
- Maintaining Employee details
- Making changes to the salary to be paid to an employee, if required
- Execution of the Salary Processing batch process

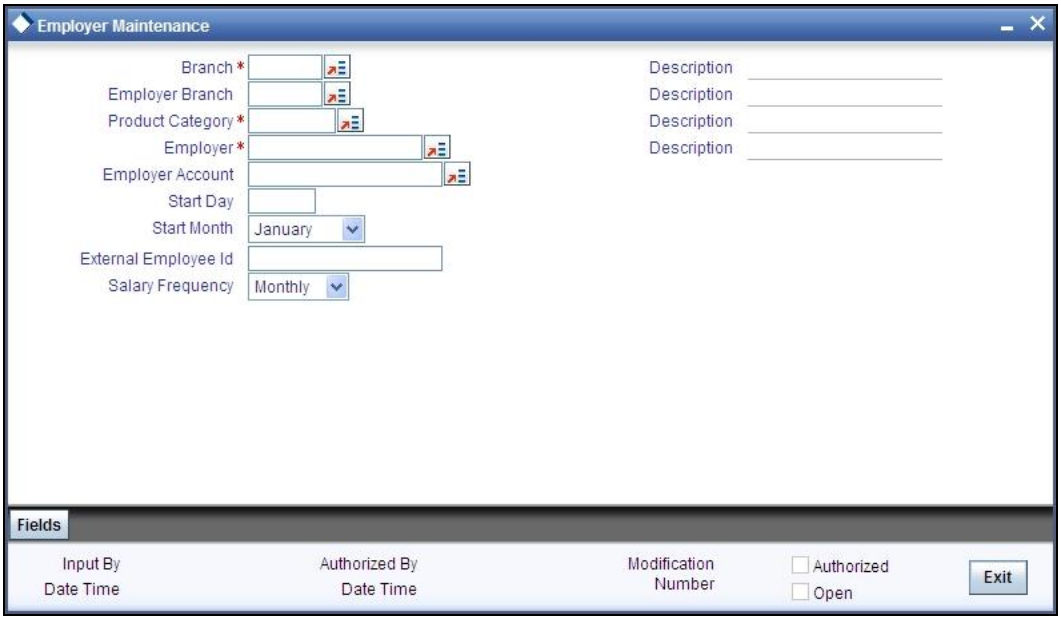
This chapter explains how you set up reference information that will be used for salary processing.

You will also need to maintain a product category in the Payments and Collection module, which will be used for processing salary payments to employees.

For details about maintaining product categories, refer the chapter titled 'Maintaining information specific to the Payments and Collections module' in this user manual.

7.1.1 Maintaining Employer Details

To offer salary processing facilities to a corporate customer using Oracle FLEXCUBE, You can maintain this information in the 'Employer Maintenance' screen invoked by typing 'SLDEMPLR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

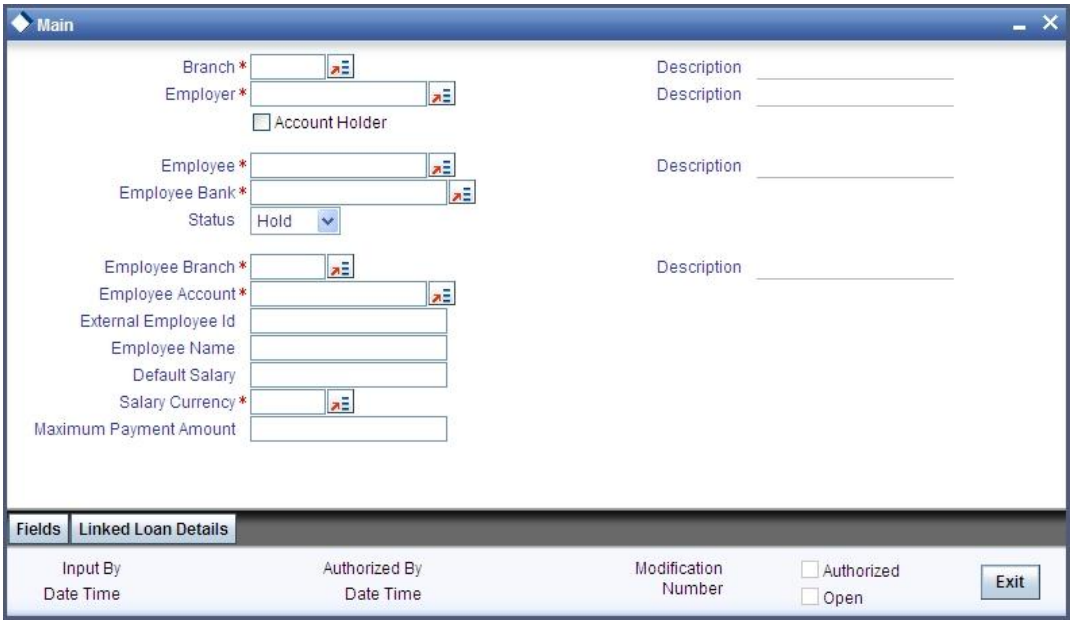


For an employer, you have to specify the following information:

- The Branch at which you are maintaining the information
- The Branch at which the employer maintains the salary account
- The PC Product Category used for salary processing. This must be an outgoing payment category.
- The Employer (this would be a valid CIF ID)
- The Employer Account (this would be a valid CASA account)
- The Start Date and Start Month the Frequency at which the salary is to be paid (On the basis of the start date and the frequency you indicate, the salary for the employees of the company will be credited to their respective accounts.)
- The external employer identification number for the employer
- The frequency at which the employer pays a salary (monthly, quarterly, etc.)

7.1.2 Maintaining Employee Details

Once you have maintained Employer details, you have to maintain salary information for the employees working for the employer. You can maintain this information in the ‘Employee Maintenance’ screen invoked from the Application Browser. You can also invoke this screen by typing ‘SLDEMPLY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



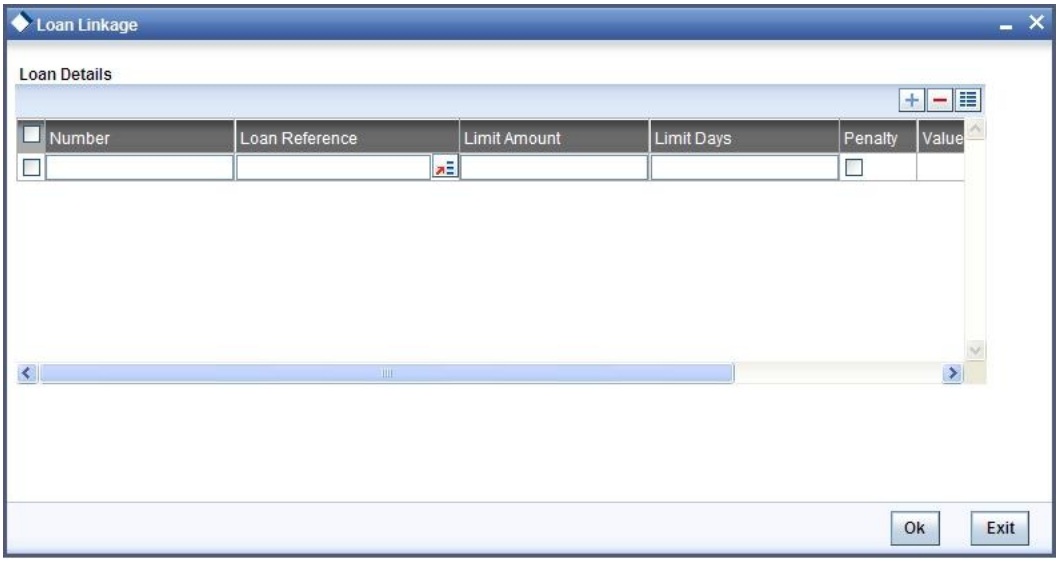
For each employee working for an employer, you have to specify:

- The branch at which you are maintaining details
- The employer for whom the employee works (the CIF ID of the employer)
- The Account holder check box is enabled only if the employee has an Oracle FLEXCUBE account
- Employee to whom he is working
- The CIF ID of the Employee and the ID that identifies the employee with the employer
- The Bank at which the employee holds the salary account
- The status of the employee account (whether closed, active or ‘on hold’)
- The branch at which the employee maintains the salary account
- The account of the Employee in Oracle FLEXCUBE (in case Account holder check box is enabled)
- The external employee identification number of the employee account
- The name of the employee for whom the salary is to be credited
- The default salary to be credited to the employee account (Unless modified, this is the salary that the system posts to the employee account at every salary cycle.)
- The currency in which the salary is to be paid to the employee
- The maximum payment limit amount for the employee

7.1.3 Payment of Loan through Salaries

You can define a salary account link to loans. If the employee is an internal employee and has any loan outstanding then this loan can be linked with the salary processing of the employee

To access the 'Loan linkage' screen, click 'Linked Loan Details' button. If loan linkage is specified, then salary batch checks for any outstanding loan schedule against the employee. In case there is any outstanding loan schedule for the employee, system liquidates the same. The liquidation of any outstanding loan schedule will be up to the limit amount specified in the 'Loan Linkage' screen.



This screen displays the loan contract number, which is linked to a salary account and is to be paid through the salary process.

7.1.3.1 Specifying Loan Details

Number

It's a serial number for the Loan Contact Attached to the Employee.

Loan Reference Number

Loan Reference Number LOV shows all the loans available for the employee.

Limit amount

Salary batch checks for any outstanding loan schedule against for the employee, specified in the 'Loan Linkage' screen. In case there is any outstanding loan schedule for the employee, system liquidates the same. The liquidation of any outstanding loan schedule will be up to the limit amount specified in the 'Loan Linkage' screen.

For each loan, you have to maintain the amount limit for payment towards that loan. The total of all the limit amounts is validated against the maximum loan payment amount for the employee, which is also accepted.

STOP Only loans that are displayed in the Employee Details maintenance are allowed for linking.

You can link as many loans to an employee.

Limit Days

You have to define the limit amount and limit days for each loan.

Penalty

You need to specify whether the late payment penalty is to be born by the employee or the employer.

To indicate that the penalty is borne by the employee you can check the Penalty box.

Leave it unchecked to indicate that the penalty is borne by the employer.

All pending payments for all loans are paid first before future installments are processed. Loans are processed in the order in which you link the loans.

After the salary batch if there is any loan schedule is due, loans payment will get initiated. This will debit the employee account and the pay the loan schedule.

Value Date

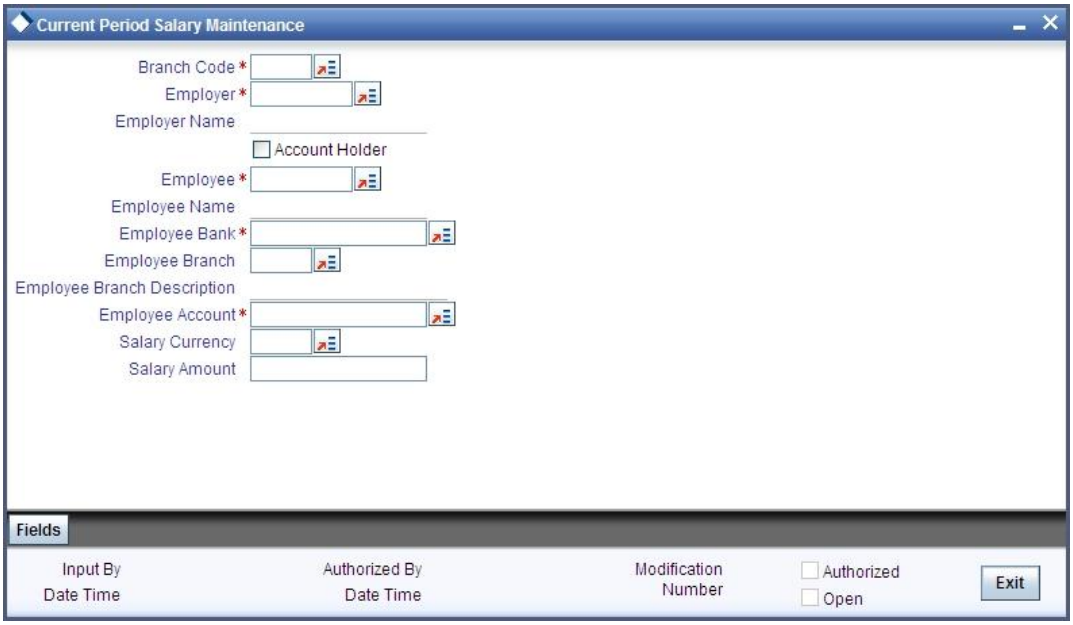
Select of the Loan Reference Number system will default the Value date with the Value date of the Loan contract.

Outstanding Amt

Select of the Loan Reference Number system will default the Outstanding amount field with the Outstanding amount of the Loan contract.

7.1.4 Changing the Salary Amount for an Employee for the Current Period

In the 'Employee Details Maintenance' screen, the default salary that is to be paid to an employee is specified. This is the salary that will be credited to the employee's account, by default, on every salary payment date. On occasion, however, the salary that is payable to an employee may be more or less than the default amount specified. In the Salary Details for 'Current Period' screen, for a due date, you can indicate the salary amount that should actually be credited to an employee only for that period. After the current period, the default salary maintenance in the employee screen will be considered. This screen is invoked by typing 'SLDSALCP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



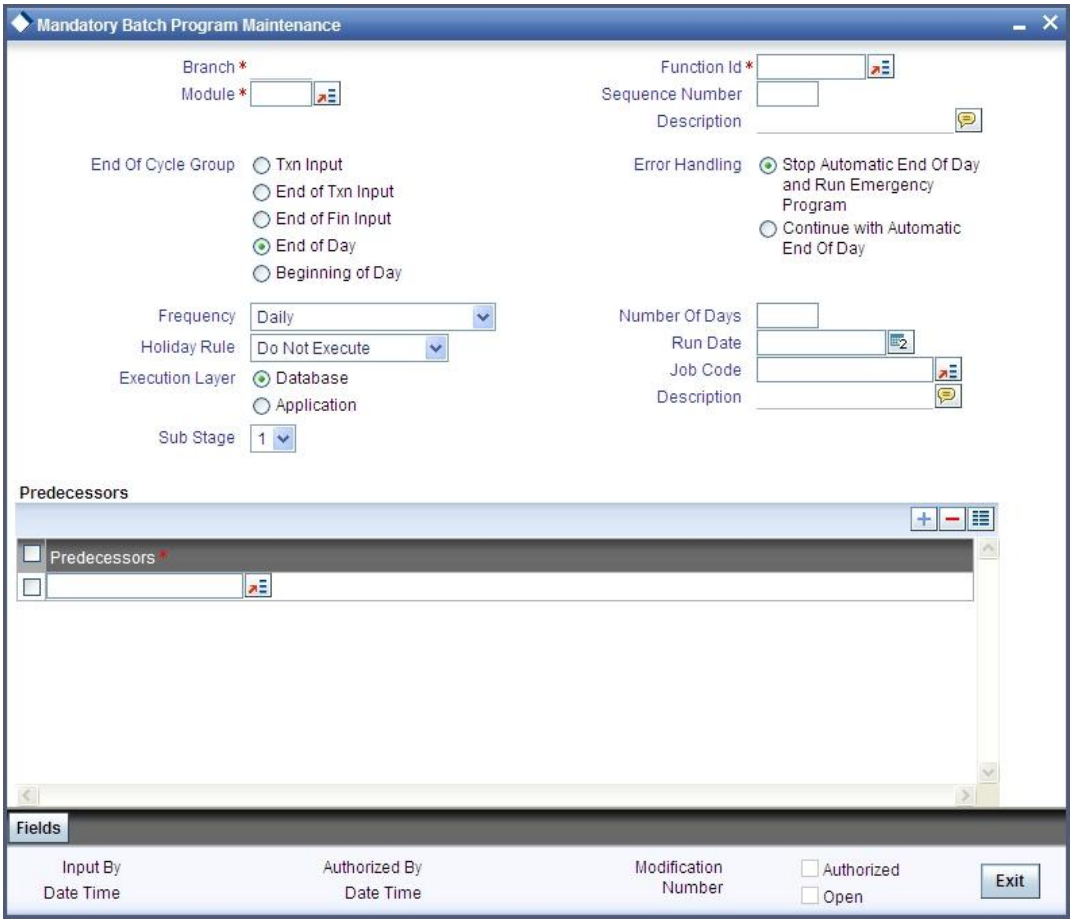
To specify the salary amount for the current period that should be paid to an employee, you have to capture the following information:

- The Branch (Code) where the employer maintains the salary account
- Employer to whom an employee is working
- The CIF IDs of the employer and employee
- Employee Branch
- The Account holder check box is enabled only if the employee has an Oracle FLEXCUBE account
- The Employee details
- The Salary amount
- The currency in which the salary is to be paid

Once you have captured this information, enter the salary amount that should be credited to the employee's account on the current payment due date. When you execute the salary process for the current period, the amount you specify here will be credited to the employee's salary account.

7.2 Processing salaries for the day

Based on the salary details that you have maintained for your clients, salary is processed either at the beginning of day (BOD) or during end of day (EOD) marking. This maintenance is done from the Mandatory Batch Program Maintenance screen invoked by typing 'EIDMANPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

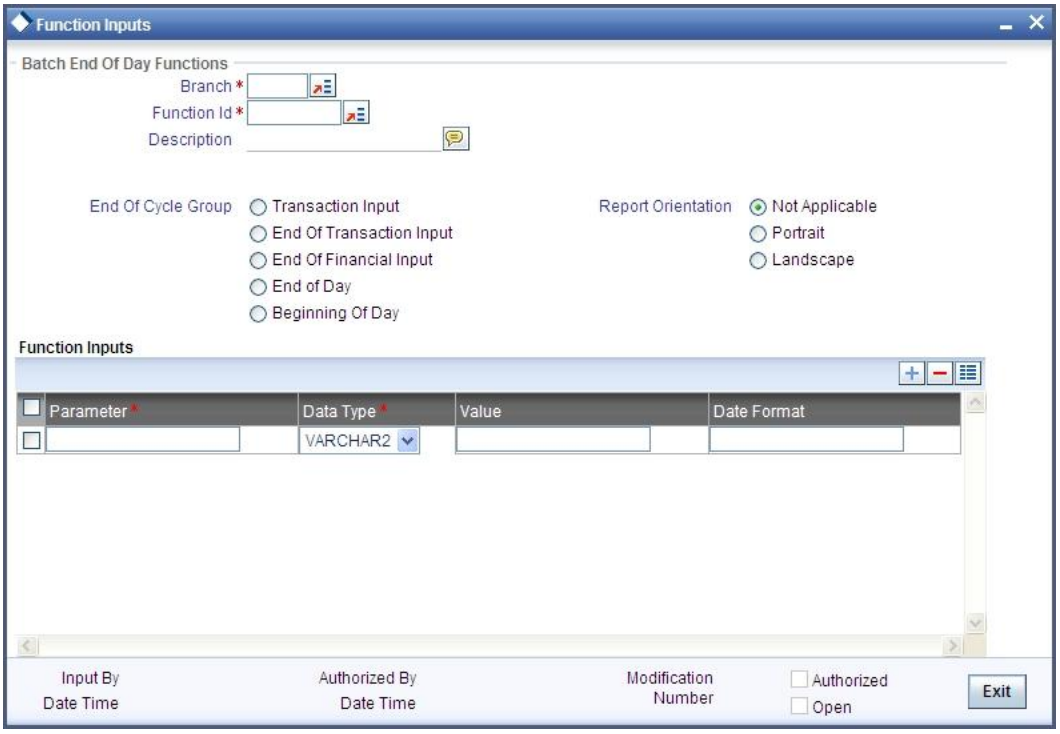


The Salary Batch process posts the debit and credit entries to the respective accounts.

You can opt to execute the Salary Batch Process:

- Only for the current system date
- For the holidays that fall between the current system date and the next working day.

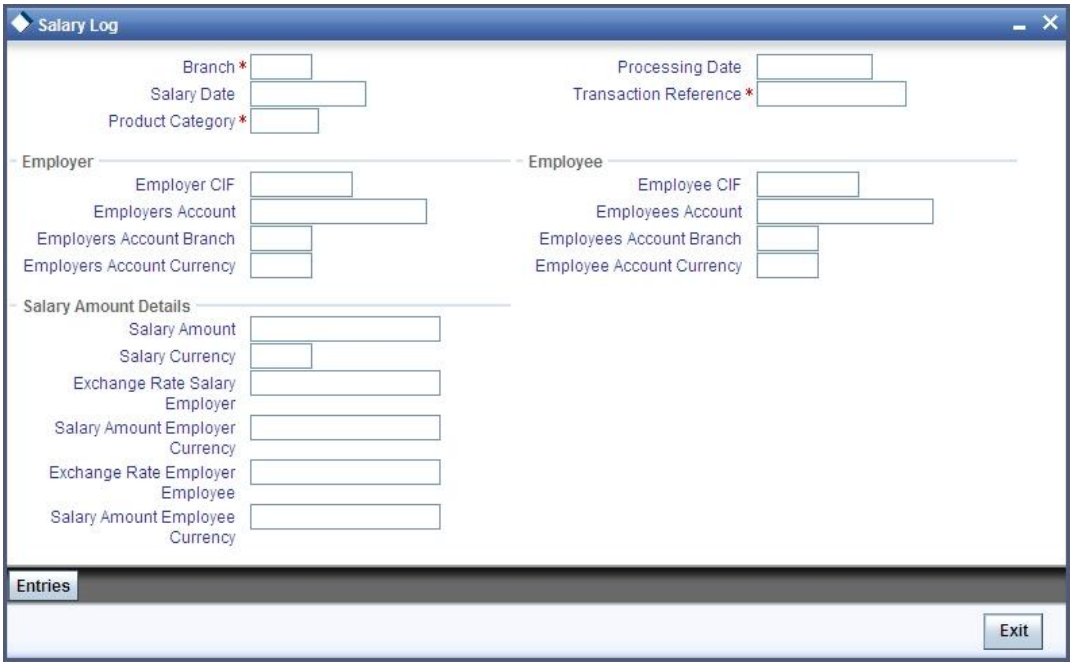
This maintenance is done from the Function Input Detailed screen, this screen is invoked by typing ‘BADEODFN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



If you execute the salary process at EOD, you can opt to process salaries that are due upto the next working day. This is achieved by choosing the Next Working Day-1 option. Note that this option is enabled only if the salary process is marked for EOD.

7.2.1 Viewing Details of Salaries Processed

You can view the details of the salaries that have been processed in the 'Salary Log' screen. This screen can be invoked from the Application Browser by typing 'SLDSALLG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

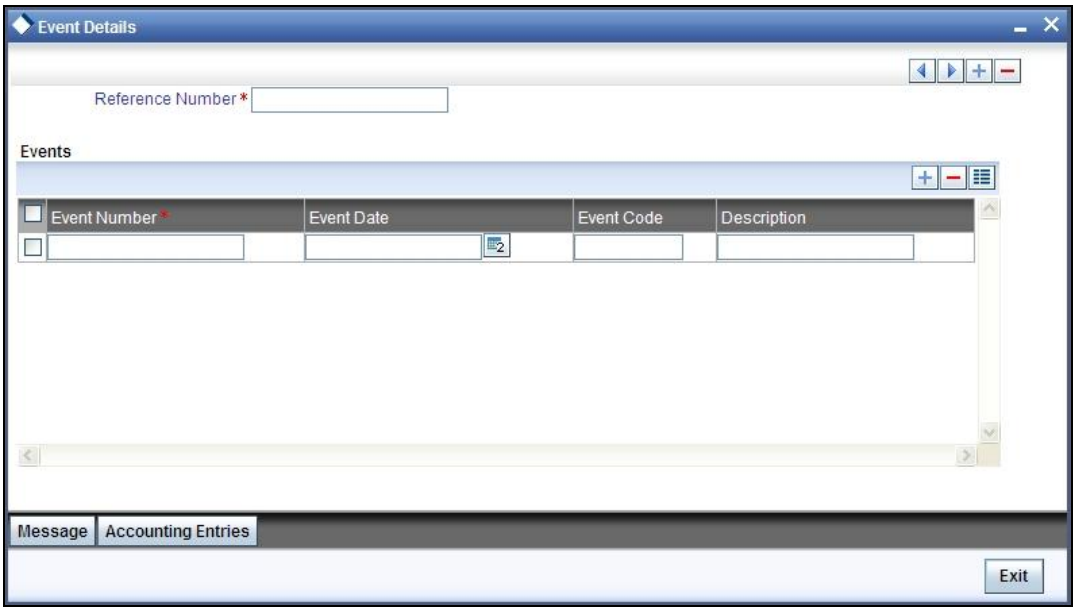


You can view the salary details along the following criteria:

- Branch
- Product Category used for salary processing.
- Salary Date
- Transaction Reference
- Processing Date
- Employer and Employer Customer Identification File
- Employer and Employers Account
- Employers Account Currency
- Salary Amount
- Salary Currency
- Salary Amount Employer Currency
- Exchange Rate Employer Employee
- Exchange Rate Salary Employer
- Employee Customer Identification File
- Employees Account
- Employee Account Branch
- Employee Account Currency

Click 'Entries' button to view the accounting entries passed by the Salary Process.

The screen is shown below:



Click on Accounting Entries Button to view the Accounting Entries maintained for the PC Product.

Charge Product Category

Specify the category to which a charge product belongs to.

Description

You can describe the category for charges which are maintained by the bank.

The transaction statistics so collated under various product categories may be used to define charge rules at the product definition level.

8. Outgoing Payments Workflow

8.1 Introduction

The normal life cycle of an outgoing payment transaction ends when the debtor makes payment.

After payment has been dispatched for an outgoing payment transaction, your bank may require tracking related to receipt of confirmations from the counterparty. For this, Oracle FLEXCUBE provides the facility of tracking and monitoring outgoing payment transactions from the time they are dispatched, till confirmation is received from the counterparty.

An outgoing payment transaction goes through the following stages after it is dispatched:

Waiting (WT)

After dispatch, till a response is received, the transaction is 'in waiting'.

Processed (PD)

When a positive response is received, the transaction is said to be 'processed'.

Canceling (CG)

After processing, if the transaction is required to be canceled, an appropriate message to this effect is sent to the interface.

Canceled (CD)

When a positive response to a canceling message is received, the transaction stands 'cancelled'.

Undelivered (UD)

If, after successful processing, the creditor's bank is not able to deliver payment to the ultimate beneficiary, and an appropriate message is received to this effect, the transaction is said to be 'undelivered'

Timeout (TO)

If no response is received within a stipulated period for an outgoing payment, the message would be re-dispatched a stipulated number of times. When the stipulated count is reached, the transaction is said to be 'timed out'.

This situation could also arise when no response is received to a 'canceling' message, in which case the transaction acquires a **Cancel Timeout (CT)** status.

Reject (XX)

The receiver of the payment message could reject it. In such a case, the message stands 'rejected'.

This situation could also arise when a 'canceling' message is rejected, in which case the **Cancel Reject (CX)** event is automatically logged for the transaction.

Error (ER)

The receiver could also log an error in respect of a message, due to technical problems, for instance. In such a case, the message is said to be in 'error', and an appropriate log would be maintained to document the error.

This situation could also arise when an error is logged in respect of a 'canceling' message, in which case the transaction acquires a **Cancel Error (CE)** status.

A message that has been 'timed out' (TO) or is in 'error' (ER) can be re-sent, in which case it moves back to being 'in waiting' (WT).

As mentioned earlier, Oracle FLEXCUBE provides the facility to track the different stages enumerated above. The facility is known as the Outgoing Payments Workflow, and is only available for transactions processed using a product category for which the workflow has been enabled.

8.1.1 Enabling the Outgoing Payments Workflow

In order to enable the outgoing payments workflow for payments processed using an outgoing payments product, you must specify the following:

8.1.1.1 Outgoing Payments Product Definition

You must select the Outgoing Payments Workflow option as a product preference, when you are defining the product.

8.1.1.2 Specifications for Outgoing Payments Workflow in the Oracle FLEXCUBE Clearing Gateway

Outgoing payments are dispatched through the Oracle FLEXCUBE Clearing Gateway, which is an interface provided by Oracle FLEXCUBE for dispatch to clearing. The following specifications are made in the Oracle FLEXCUBE Clearing Gateway for the outgoing payments workflow:

- The duration of the time-out period (in minutes), after which the message could be re-dispatched.
- The applicable re-dispatch parameters including the number of times the message would be re-dispatched, before the transaction is timed out.

For details about the Oracle FLEXCUBE Clearing Gateway, refer the Clearing Gateway user manuals.

8.1.1.3 Outgoing Payments Product Category Definition

When you are defining the outgoing payment product category, you can indicate whether custom reference numbers must be generated by the system for outgoing payments, either on online entry or during upload. If this option is indicated, then you must also specify the sequence code that must be used to generate the custom reference number sequence. The custom reference numbers are then generated according to the specifications made for the specified sequence code, in the Sequence Generation maintenance.

For details about how the sequence code is constructed in the 'Sequence Generation Maintenance' screen, consult the Core Services User Manual.

8.1.2 Viewing Message Status of a Contract

For contracts using an outgoing payments product for which the outgoing payments workflow has been enabled, the status of the message can be viewed in the 'PC Transaction Input' screen.

The status could be any of the following:

- Waiting (WT)
- Processed (PD)
- Canceling (CG)
- Canceled (CD)
- Undelivered (UD)
- Timeout (TO)
- Reject (XX)
- Error (ER)
- Cancel Timeout (CT)
- Cancel Error (CE)
- Cancel Reject (CX)

When the status of such a contract changes, the event Outgoing Payment Status Change (OPSC) is triggered, updating the status. This event is logged in the event log for the contract, and the details of processing can be viewed in the 'PC Contract View Events' screen, which you can invoke from the 'PC Transaction Input' screen by clicking 'Events' button.

9. Payments and Collections - Operations and Processes

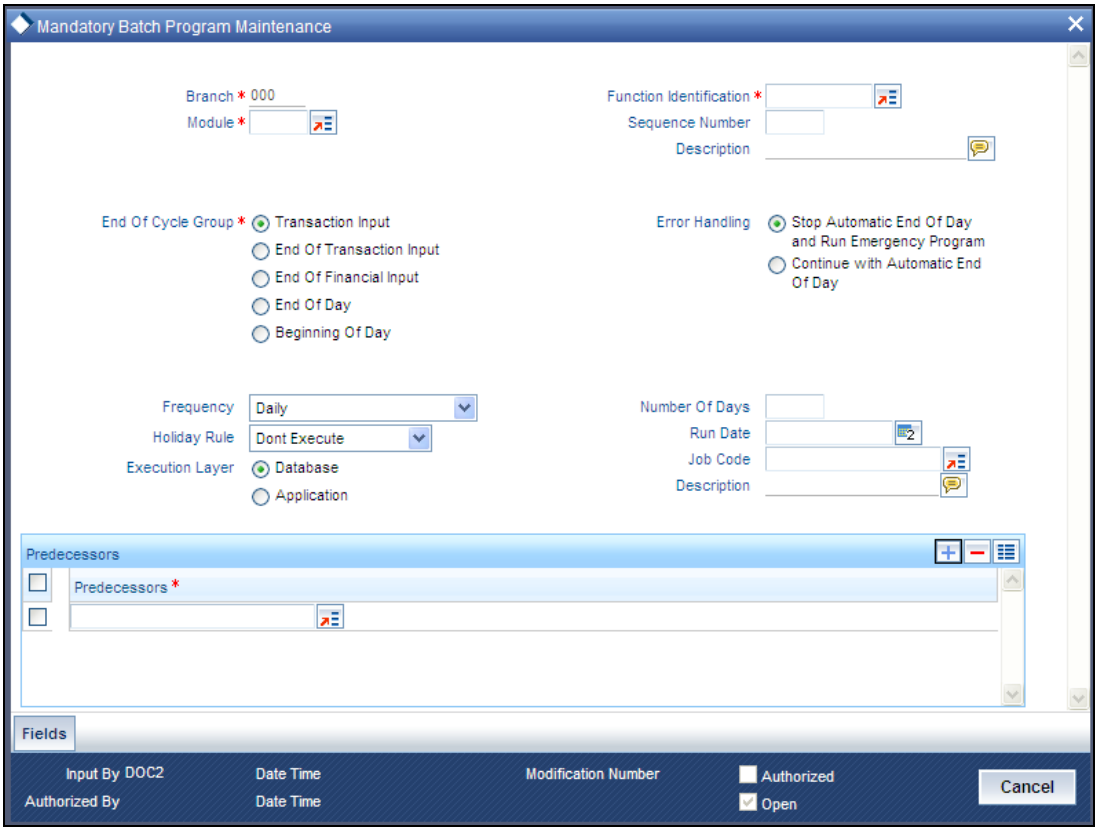
9.1 Introduction

This chapter explains the following functions of the Payments and Collections module:

- Batch Process
- Background Processing

9.2 Batch Process for the Payments and Collections Module

Batches are run automatically. In the mandatory programs, all batches whichever are required will be maintained in sequence and that is triggered automatically as based on the maintenance in the 'Mandatory Batch Program Maintenance' screen. You can invoke this screen by typing 'EIDMANPR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

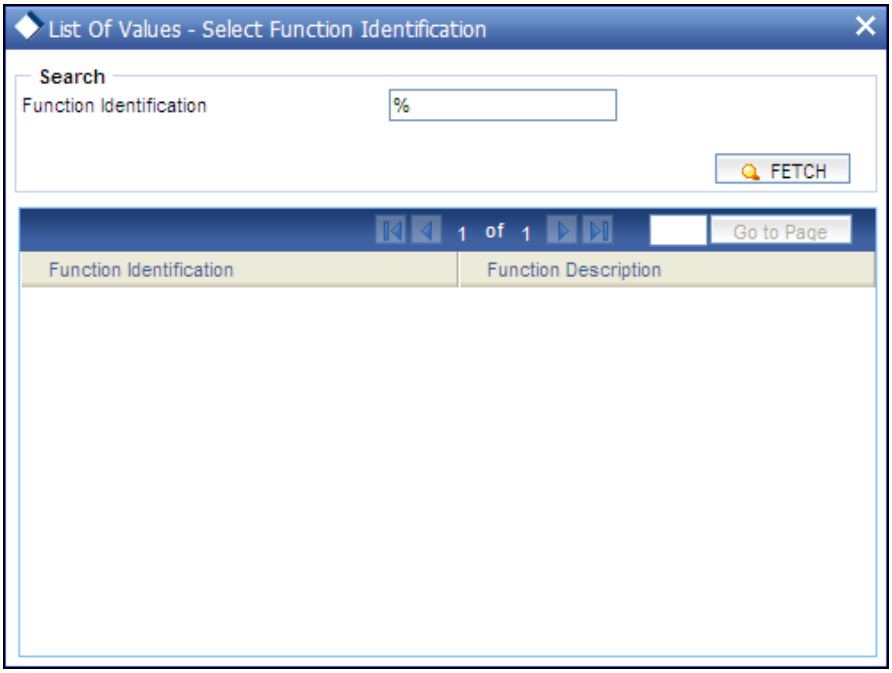


Module

Choose the module code from the adjoining option list.

Function Identification

Choose the function ID of batch that you wish to run. The adjoining option list displays all batch processes available for the module.



Select the appropriate one.

You can configure the batch to be run at various stages of day like EOD, EOTI etc.

For further details about this screen, refer the chapter 'Setting- up Mandatory Programs for EOD' in the AEOD User Manual.

The batch process for the Payments and Collections module contain the following sub-functions:

9.2.1.1 Periodic Instructions

This process identifies all periodic payments and collection instructions that need to be generated on the current date and generates contracts for those instructions. These contracts are automatically authorized. If the event processing parameter has been set to 'Online', then these events are also processed online.

Any failures in generation of contracts are logged into the Periodic Exception queue, from where you can process them at a later juncture.

For details about the Periodic Exception Queue, refer the chapter titled Processing a Payment or Collection Transaction, in this user manual.

If there are failures in online event processing the contracts are generated notwithstanding; the exceptions are logged into the respective exception queue from where you can process them at a later juncture.

9.2.1.2 Approval

This process identifies all outgoing direct debit transactions satisfying the following conditions and marks the collection status as 'approved' and the contract status as 'liquidated':

- Contract status is 'outstanding'
- Collection status is 'pending'
- Response date is the same as or earlier than the system date

9.2.1.3 Redispatch

This process identifies all outgoing direct debit transactions satisfying the following conditions and marks the contract status as 'liquidated' and automatically generates corresponding new transactions for redispatch:

- Contract status is 'outstanding'
- Collection status is 'rejected'
- Automatic redispatch is required
- Redispatch date is the same as or earlier than the system date

For all outgoing request for debit transactions satisfying the following conditions, this process marks the contract status as 'liquidated' and automatically generates the corresponding new transactions for redispatch:

- Contract status is 'outstanding'
- Collection status is 'rejected' or 'closed'
- Automatic redispatch is required
- Redispatch date is the same as or earlier than the system date

9.2.1.4 Closure

This process identifies all outgoing request for debit transactions satisfying the following conditions and marks the collection status as 'closed' and contract status as 'liquidated':

- Contract status is 'outstanding'
- Collection status is 'pending'
- Automatic redispatch is required, and is the final redispatch, OR
- Redispatch is not required
- Redispatch date is the same as or earlier than the system date

It also identifies all outgoing request for debit transactions satisfying the following conditions and marks the collection status as 'closed'. However, the contract status of the transactions remains 'outstanding', to enable redispatch of such transactions at a later date:

- Contract status is 'outstanding'
- Collection status is 'pending'
- Redispatch is required
- Manual redispatch has been specified for the transaction
- Automatic redispatch is applicable, and the transaction is not the final redispatch
- Redispatch date is the same as or earlier than the system date

9.2.1.5 Dispatch to Clearing

This process identifies all contracts that meet the following conditions and dispatches them to clearing using the interface system (Oracle FLEXCUBE Clearing Gateway):

- No exception has occurred for the contract
- Dispatch is automatic
- Contract has not been dispatched as yet
- Dispatch date is the same as or earlier than the system date

If the Dispatch Accounting option has been enabled for PC products, the system posts the netted (consolidated) entry on the Debit Liquidation Date or Credit Liquidation Date of the PC contracts involving the product. Against each dispatch file reference number a consolidated credit and debit entry will be passed to the Nostro account and multiple debit and credit entries are passed to respective suspense accounts.

Incoming Payments, Outgoing Collections, Reject Of Outgoing Collections and Recall of Outgoing Collections product types are processed on the Debit Entry Liquidation date. Similarly, Outgoing Payments, Incoming Collections, Reject of Incoming Collections and Recall Of Outgoing Collections are processed on the Credit Entry Liquidation date.

For rejected DDs the entries are posted into Nostro Account as Contra entries.

In respect of contracts whose dispatch date is the same as the application date, involving Outgoing Collection Products who's clearing mode is either external or internal clearing, the dispatch event is triggered before the DRLQ / CRLQ events.

If no dispatch has occurred during the course of a business day for the contracts with dispatch date as the current business day, for the contracts having dispatch date as the current business day, a warning message indicating the same during End of Transaction (EOTI) batch process.

9.2.1.6 Batch for raising DDs for Tax Relief at Source (TRS)

This process generates a direct debit for Tax Relief at Source (TRS) rebate availed by customers on mortgage loans. It is executed during the End of Day (EOD) process after the LD batch processes. The following details are picked up by the process for raising the direct debit:

- **PC Product Category** - The product category for DD generation is picked up from the Bank-Wide Parameters maintenance.
- **Counterparty Bank Code** – This is the code of the revenue bank (picked up from the specification in the Bank-Wide Parameters), for which the DD is raised.
- **Counterparty Account Number –** This is the revenue account number (picked up from the specification in the Bank-Wide Parameters) for which the DD is raised.
- **Counterparty Name –** This is the TRS Contact Person (picked up from the specification in the Bank-Wide Parameters, where this information is maintained in the user-defined fields).
- **Customer Account/GL - Suspense Account** – This is the account that would be credited as part of DD Outgoing Collection processing, and is picked up from the specification in the Bank-Wide Parameters.
- **Customer –** This is defaulted to the Walk-in Customer for the processing branch.
- **Transaction Amount –** The transaction amount is the total of all the debits to the suspense account (maintained in the Bank Wide Parameters) for the TRS amount tags for the processing date. Reversals (represented as negative amounts) are not considered.

You must also consult the Core Services user manual for information about the maintenance in the Bank Wide Parameters, for TRS DD generation.

9.2.2 Processing Incoming MT102

When this message is uploaded, the following accounting entries are passed for the consolidated amount:

- Dr. Sender's NOSTRO

- Cr. Incoming Suspense GL for Multi Credit Transfer

Refer to the chapter 'Bank Parameters' in the Core Services User Manual for details on setting up Bank Parameters.

As a result of this process, multiple MT103s are created. The STP Rule Maintenance for MT103 supports these messages being routed to a Queue linked to an Incoming PC Payment Product Category.

*For further information on STP Rule Maintenance, refer to the **FT User Manual.***

9.3 Background Processes

The Payments and Collections module processes large volumes of transactions during a given business day. In such a scenario, the processing can be configured to run in a background or JOB mode. This mode involves very little or no front-end processing in the online screens, all processing being done by the various background processing jobs of the system.

The following background processes (or jobs) comprise the JOB mode:

- BOOK_INIT processor – Used mainly for contracts that are uploaded and not as yet initiated, this job processes the BOOK and INIT events for uninitiated contracts. It also processes the accounting for those contracts for which accounting is due, including newly authorized contracts that are ready for accounting.
- INIT processor – This job processes the INIT event for contracts that are already booked.
- MISC processor – This job processes the contracts that are due for miscellaneous processing.
- CONS processor – This job processes all the consolidation batches that are present in the system, liquidating and closing them.
- MNTR processor – This job is a system monitoring process, keeping a tab on the various contracts in the system and updating the monitor tables that can be viewed from the System Monitor.

9.4 Processing Debtor Direct Debit Agreements

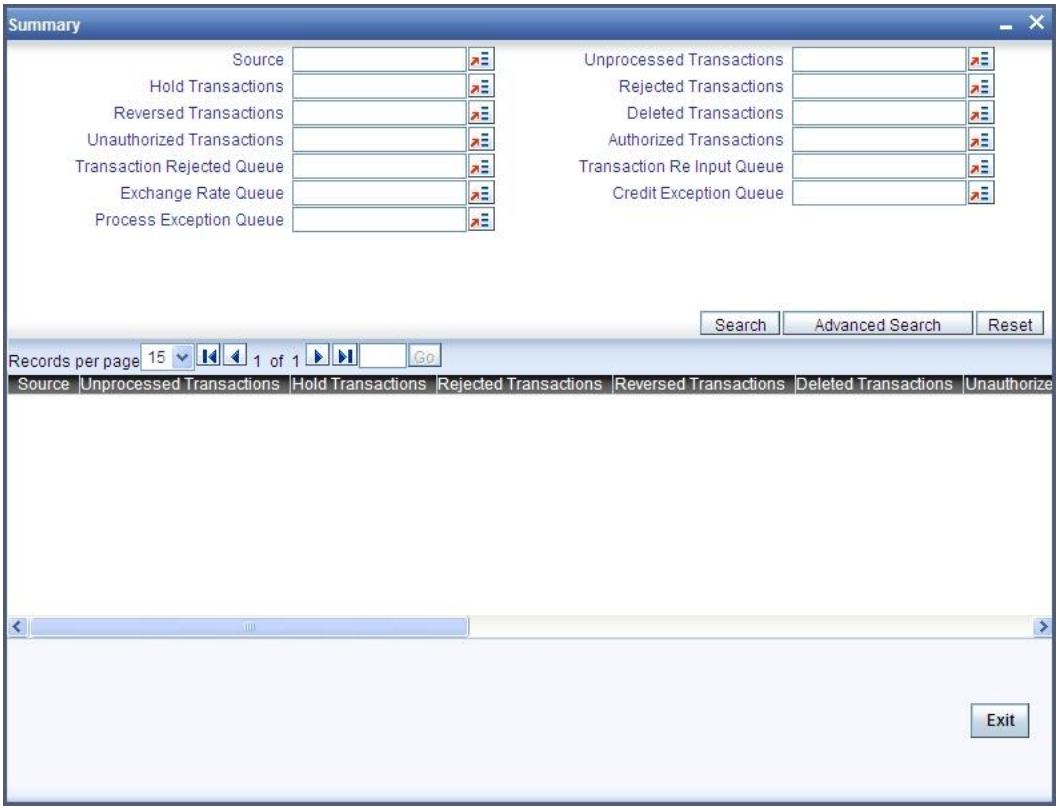
BOD batch process aids in processing the following:

- Updating 'Creditor Direct Debit Agreement' and 'Debtor Direct Debit Agreements' to 'Expired' on expiry date of the agreements.
- Resetting the 'Utilized Amount for Calendar Year' in 'Debtor Direct Debit Agreement' to '0' on beginning of every new calendar year, if there are no active incoming collection transactions. If there are active incoming collections at beginning of calendar year, then the 'Utilized Amount for Calendar Year' field is updated with transactions amount.
- Resetting the 'Utilized Transactions for Calendar Year' in 'Debtor Direct Debit Agreement' is reset to '0' on beginning of every new calendar year, if there are no active incoming collection transactions. If there are active incoming collection transactions at beginning of calendar year, then the 'Utilized Transactions for Calendar Year' field is updated with transactions amount.

- Viewing Background Processes

You can view the details of progress of jobs executed by the background processes in the System Monitor. Account is displayed for transactions in each stage of their life cycle.

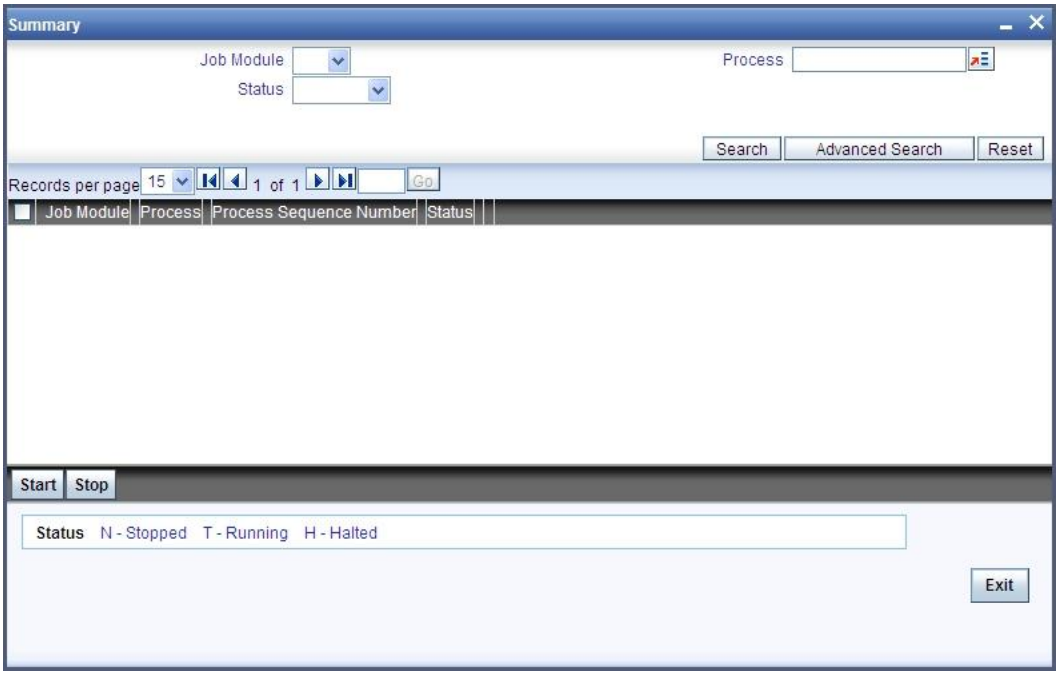
You can invoke the 'Payment and Collections System Monitor' screen by typing 'PCSONMON' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



The following details can be maintained in this screen:

- Source
- Hold Transactions
- Reversed Transactions
- Unauthorized Transactions
- Transaction Rejected Queue
- Exchange Rate Queue
- Unexpressed Transactions
- Rejected Transactions
- Deleted Transactions
- Authorized Transactions
- Transaction Reinput Queue
- Credit Exception Queue

You can trigger a background process using the 'Jobs Browser' screen. You can invoke this screen by typing 'CSSJOBBR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Here you can query on jobs based on the following criteria:

Job Module

Choose the appropriate one from the adjoining drop-down list.

Process

Specify the process for which you wish to run a job.

Status

Indicate the status of the process.

Click 'Search' button. All jobs and processes satisfying the specified criteria will be displayed along with their status and sequence numbers.

Check the box adjoining the desired job and then click 'Start' button to run the job(s).

9.5 The Online Mode

When the volume of transactions being processed is not inordinately high, the system can be configured to run in an online mode, wherein all transaction validations are done in the front-end online screens, with user-driven resolution of errors and overrides.

9.6 Contract Partitions

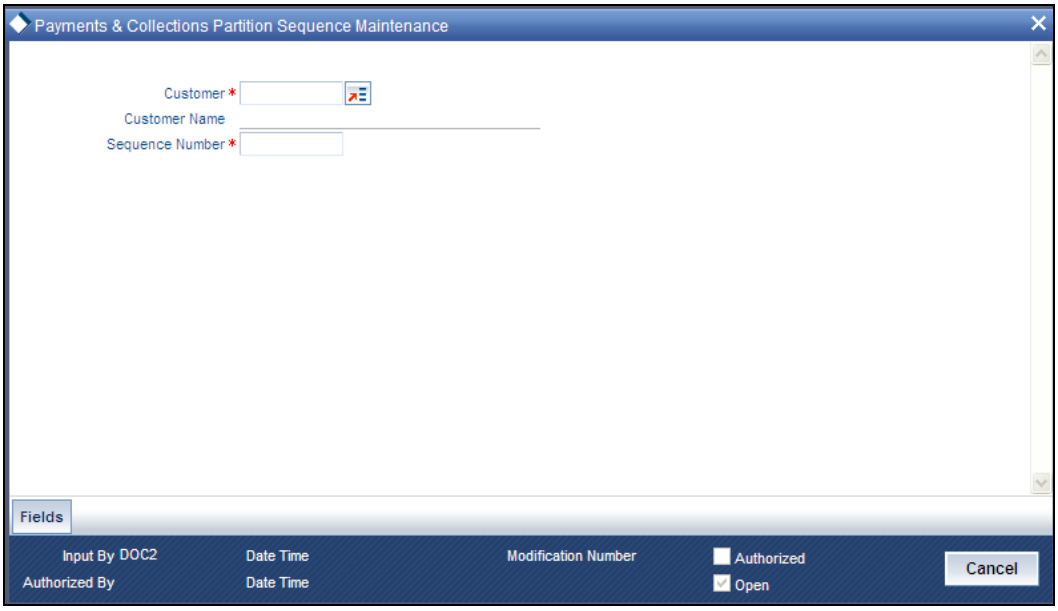
Another facility provided by Oracle FLEXCUBE for processing large volumes of payments / collection transactions is data division of the contract tables using range partitioning.

The use of range partitioning divides very large tables and indexes into smaller and more manageable pieces called partitions. Once the partitions are defined, SQL statements can access and manipulate the partitions rather than entire tables or indexes. The method of partitioning used in the Payments and Collections module is Range Partitioning, which maps rows to partitions based on ranges of column values.

The contract table is partitioned based on the column SEQ_NO. The module supports a maximum of ten partitions of the table. The business logic used in the partitioning is that certain customers (institutional) would have extremely high volumes of contracts.

Therefore, for each customer, the value for the SEQ_NO column is maintained, and for contracts of all customers for whom the SEQ_NO is not maintained, the value of SEQ_NO is 1.

The value for SEQ_NO, for a customer, is maintained in the 'CIF Sequence' screen, which you can invoke from the Application Browser.



In the screen above you can maintain the following details:

- Customer
- Sequence Number

The important background processing jobs namely, BOOK_INIT, INIT, MISC run on specific partitions only. Multiple copies of these jobs are submitted for each of the partitions. Only data pertaining to the partition applicable to the job is picked up in each of these copies, ensuring parallel processing architecture.

If the number of partitions required is less than ten at an installation (or for that matter, no partitioning), the contract table is created normally at installation without any partitioning. The SEQ_NO for all of the contracts is always 1 and only one copy of each of the background processing jobs is present.

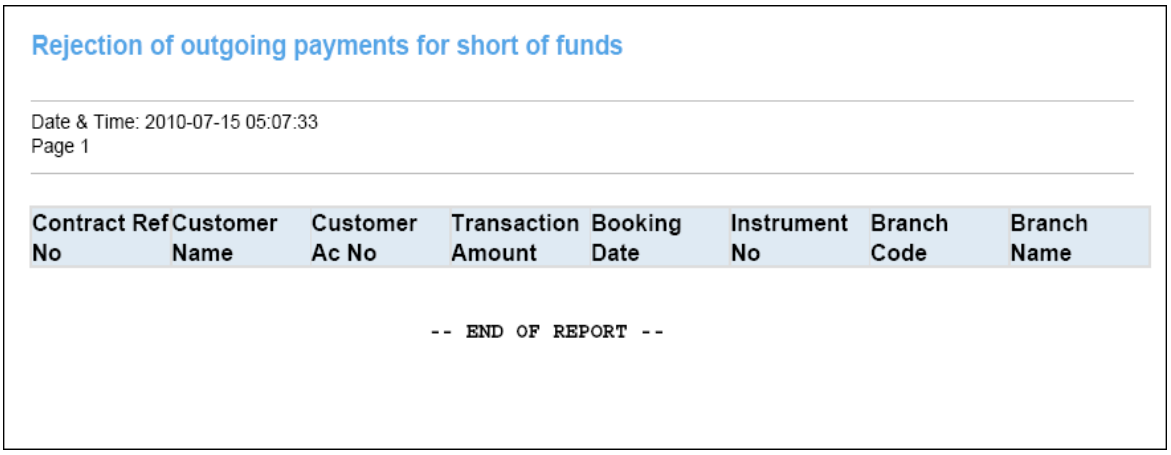
10. Reports

10.1 Introduction

The report programs available under the Payments and Collections (PC) module are explained in this chapter. All activities that are performed by the PC module are recorded. The inputs you have made at different stages of the contract are pieced together and can be extracted in the form of meaningful reports as and when you may require them.

10.2 Rejection of Outgoing Payments - Short of Funds

This report will display all outgoing payments contracts that are rejected due to shortage of fund. This report is generated on a daily basis. To invoke the report screen, type 'PCRREJOT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.


Rejection of outgoing payments for short of funds

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Contract Ref No	Customer Name	Customer Ac No	Transaction Amount	Booking Date	Instrument No	Branch Code	Branch Name

-- END OF REPORT --

Specify the following detail:

Branch Code

Specify the branch code for which you want to generate reports for the rejected outgoing payments contract due to shortage of funds.

10.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

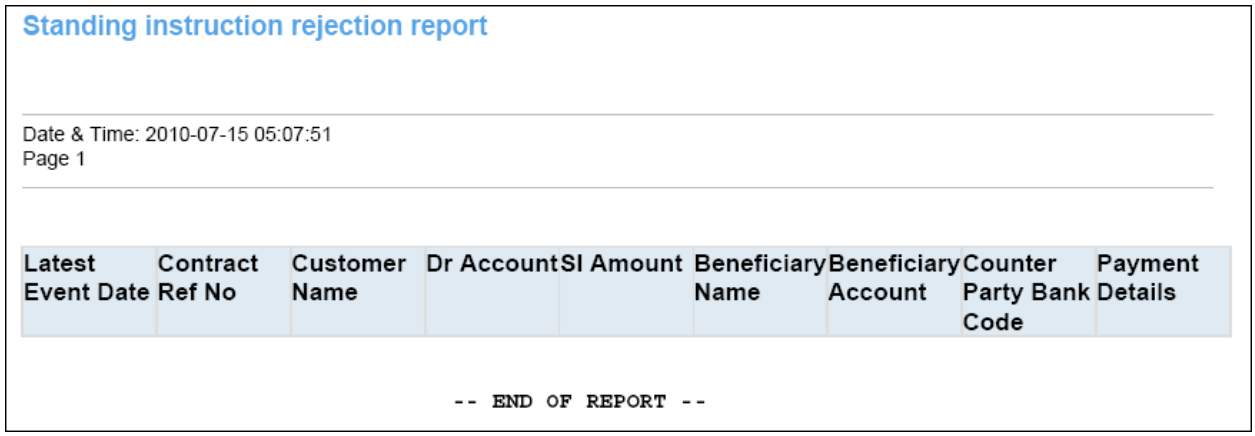
Body of the report

Contract Reference No.	This is the reference number assigned to the PC contract
Customer Name	This is the customer name
Customer Ac No	This is the account number of the customer

Transaction Amount	This is the transaction amount
Booking Date	This is the date of booking of the contract
Instrument No	This is the instrument number
Branch Code	This is the branch code
Branch Name	This is the name of the branch

10.3 Standing Instruction Rejection Report

This report will display all standing instruction contracts that are rejected. This report is generated on a daily basis. To invoke the report screen, type 'PCRREJST' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.


Standing instruction rejection report

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Latest Event Date	Contract Ref No	Customer Name	Dr Account	SI Amount	Beneficiary Name	Beneficiary Account	Counter Party Bank Code	Payment Details

-- END OF REPORT --

Specify the following detail:

Branch Code

Specify the branch code for which you want to generate report for the rejected standing instruction contracts.

10.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

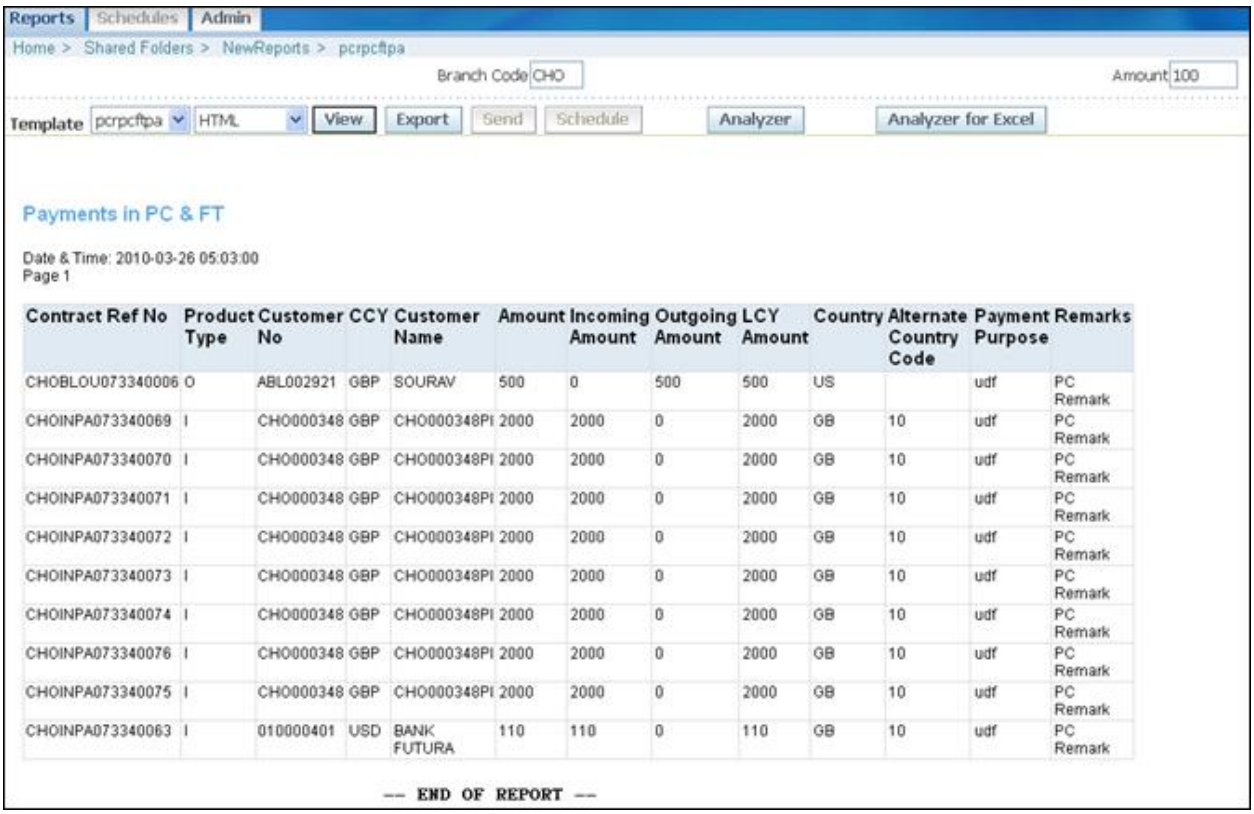
Body of the report

Last Event Date	**This is the last event date**
Contract Reference No.	This is the reference number assigned to the PC contract
Customer Name	This is the customer name.

Dr Account	This is the debit account
SI Amount	This is the standing instruction amount.
Beneficiary Name	This is the name of the beneficiary.
Beneficiary Account	This is the beneficiary account number.
Counterparty Bank Code	This is the counterparty bank code.
Payment Details	This is the payment details.

10.4 Payments Details in PC

This report will display the all the PC contracts for which the amount is above a user defined level. To invoke the report screen, type 'PCRFTPAY' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Contract Ref No	Product Type	Customer No	CCY	Customer Name	Amount	Incoming Amount	Outgoing Amount	LCY Amount	Country	Alternate Country Code	Payment Purpose	Remarks
CHOBLOU073340006	O	ABL002921	GBP	SOURAV	500	0	500	500	US		udf	PC Remark
CHOINPA073340069	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340070	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340071	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340072	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340073	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340074	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340076	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340075	I	CHO000348	GBP	CHO000348PI	2000	2000	0	2000	GB	10	udf	PC Remark
CHOINPA073340063	I	010000401	USD	BANK FUTURA	110	110	0	110	GB	10	udf	PC Remark

Specify the following detail:

Branch Code

Specify the branch code for which you want to generate reports for the rejected outgoing payments contract due to shortage of funds.

Amount

Specify the amount of the contract. Based on the amount of the contract, the contracts will be displayed.

10.4.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

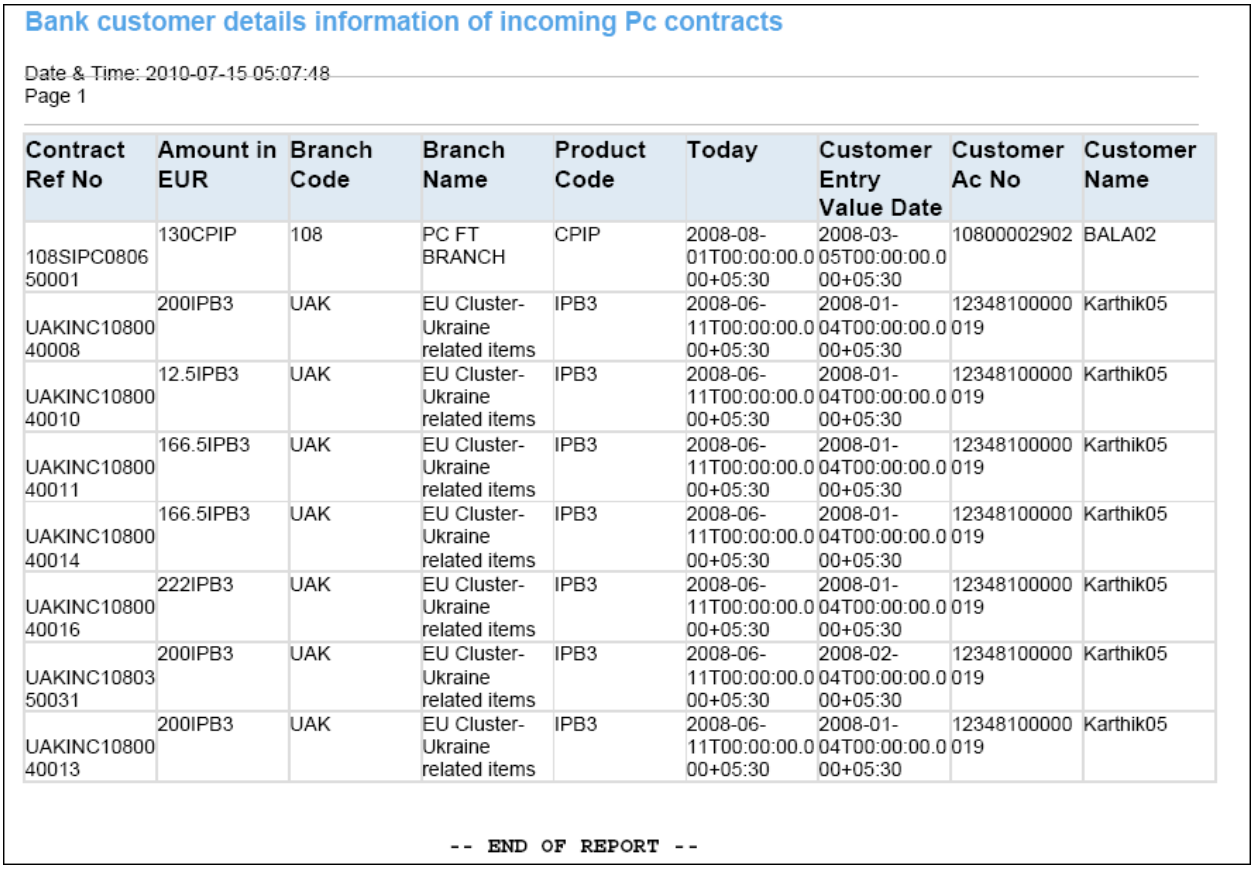
The Header carries the date and time at which it was generated and the page number of the report.

Body of the report

Contract Ref No	**This is the contract reference number of the contract**
Product Type	This is the type of the product.
Customer No	This is the customer number.
CCY	This is the currency of the transaction
Customer Name	This is the customer name.
Amount	This is the amount of the contract.
Incoming Amount	This is the incoming amount of the contract.
Outgoing Amount	This is the outgoing amount of the contract.
LCY Amount	This the amount in local currency
Country	This is the country of the customer
Alternate Country Code	This is the alternate country code
Payment Purpose	This the purpose of the payment
Remarks	This is the remarks about the payment

10.5 Customer Account Information - Incoming and Outgoing Payments

This report will display the all the customer account information and the on the incoming and outgoing payments. Contract and its Bank Customer. To invoke the report screen, type ‘PCRFTPAY’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Bank customer details information of incoming Pc contracts

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Contract Ref No	Amount in EUR	Branch Code	Branch Name	Product Code	Today	Customer Entry Value Date	Customer Ac No	Customer Name
108SIPC080650001	130CPIP	108	PC FT BRANCH	CPIP	2008-08-01T00:00:00.000+05:30	2008-03-05T00:00:00.000+05:30	10800002902	BALA02
UAKINC1080040008	200IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080040010	12.5IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080040011	166.5IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080040014	166.5IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080040016	222IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080350031	200IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-02-04T00:00:00.000+05:30	12348100000019	Karthik05
UAKINC1080040013	200IPB3	UAK	EU Cluster-Ukraine related items	IPB3	2008-06-11T00:00:00.000+05:30	2008-01-04T00:00:00.000+05:30	12348100000019	Karthik05

-- END OF REPORT --

10.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

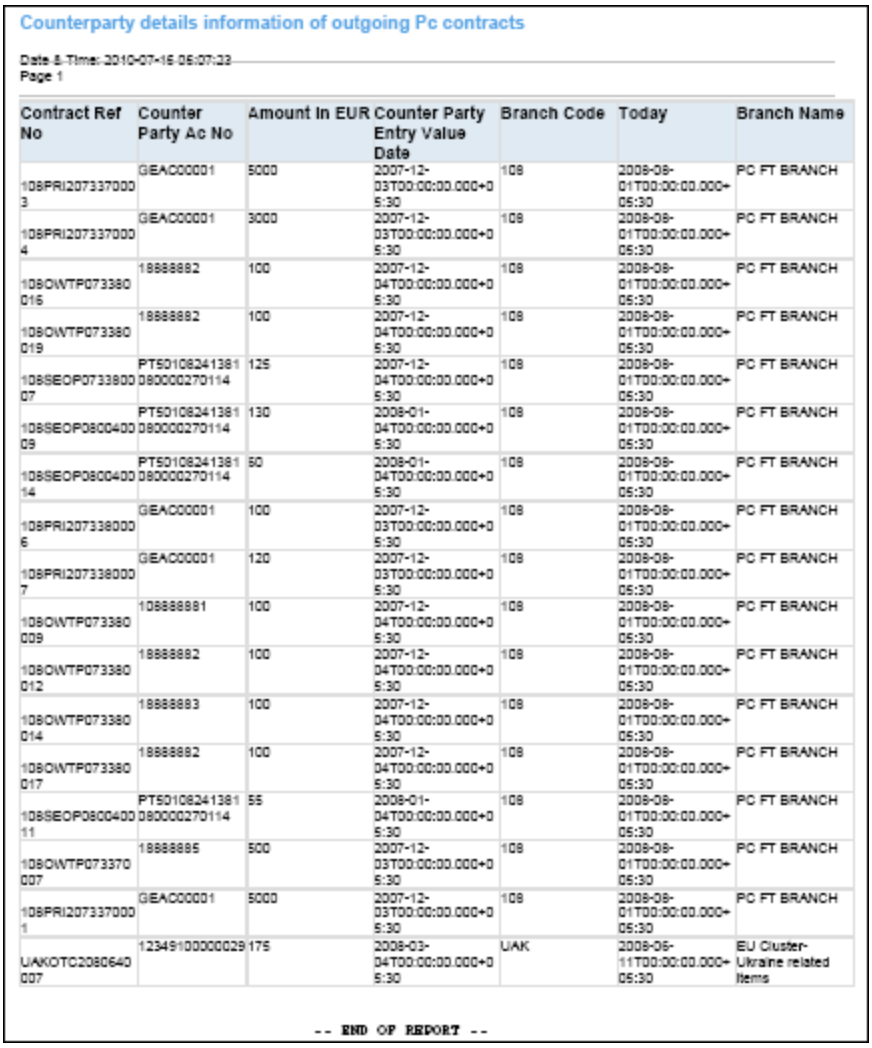
The Header carries the date and time at which it was generated and the page number of the report.

Body of the report

Contract Reference No.	This is the reference number assigned to the PC contract
Today	This is today's date
Customer Entry Value Date	This is the value date of customer entry
Cust Acc No	This is the customer account number
Customer Name	This is the name of the customer
Branch Code	This is the branch code
Branch Name	This is the name of the branch

10.6 Counterparty Details Information - Outgoing PC Contracts

This report will display the all the all PC outgoing Contract with its counter party details. To invoke the report screen, type 'PCROUTPC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Counterparty details information of outgoing Pc contracts

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Page 1

Contract Ref No	Counter Party Ac No	Amount In EUR	Counter Party Entry Value Date	Branch Code	Today	Branch Name
108PRI2073370003	GEAC00001	5000	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108PRI2073370004	GEAC00001	3000	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380016	18888882	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380019	18888882	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108SEOP073380007	PT5010824138108000027011	125	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108SEOP080040009	PT5010824138108000027011	130	2008-01-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108SEOP080040014	PT5010824138108000027011	60	2008-01-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108PRI2073380006	GEAC00001	100	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108PRI2073380007	GEAC00001	120	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380009	108888881	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380012	18888882	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380014	18888883	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073380017	18888882	100	2007-12-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108SEOP080040011	PT5010824138108000027011	55	2008-01-04T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108OWTP073370007	18888885	500	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
108PRI2073370001	GEAC00001	5000	2007-12-03T00:00:00.000+05:30	108	2008-08-01T00:00:00.000+05:30	PC FT BRANCH
UAKOTC2080640007	12349100000029	175	2008-03-04T00:00:00.000+05:30	UAK	2008-06-11T00:00:00.000+05:30	EU Cluster-Ukraine related items

-- END OF REPORT --

10.6.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

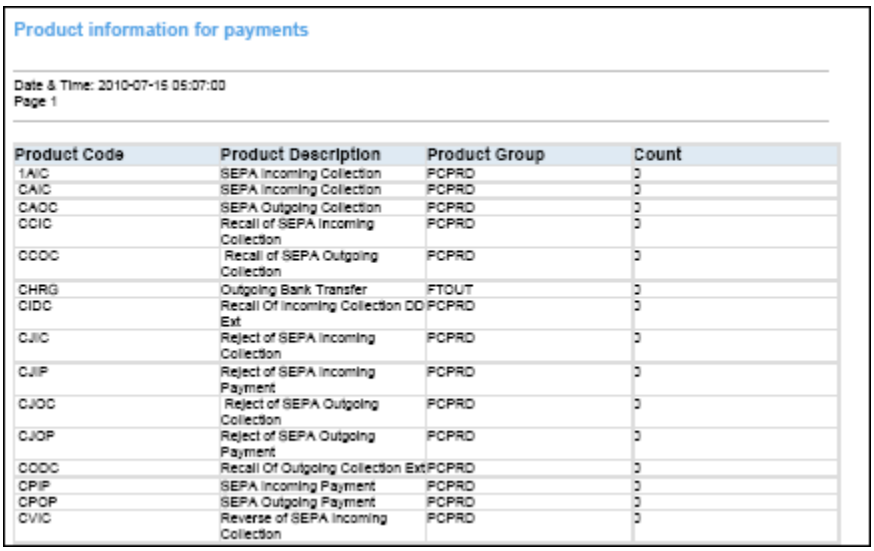
Body of the report

Contract Reference No.	**This is the reference number assigned to the PC contract**

Today	This is today's date
Counter Party Entry Value Date	This is the value date of counter party entry
Counter Party Acc No	This is the counter party account number
Customer Name	This is the name of the customer
Branch Code	This is the branch code
Branch Name	This is the name of the branch

10.7 Product Information for Payments

This report will display product related information of PC product. To invoke the report screen, type 'PCRPRINF' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Product information for payments

Date & Time: 2010-07-15 05:07:00
Page 1

Product Code	Product Description	Product Group	Count
1AIC	SEPA Incoming Collection	PCPRD	0
CAIC	SEPA Incoming Collection	PCPRD	0
CAOC	SEPA Outgoing Collection	PCPRD	0
CCIC	Recall of SEPA Incoming Collection	PCPRD	0
CCOC	Recall of SEPA Outgoing Collection	PCPRD	0
CHRG	Outgoing Bank Transfer	FTOUT	0
CIDC	Recall Of Incoming Collection DD Ext	PCPRD	0
CJIC	Reject of SEPA Incoming Collection	PCPRD	0
CJIP	Reject of SEPA Incoming Payment	PCPRD	0
CJOC	Reject of SEPA Outgoing Collection	PCPRD	0
CJOP	Reject of SEPA Outgoing Payment	PCPRD	0
CODC	Recall Of Outgoing Collection Ext	PCPRD	0
CPIP	SEPA Incoming Payment	PCPRD	0
CPOP	SEPA Outgoing Payment	PCPRD	0
CVIC	Reverse of SEPA Incoming Collection	PCPRD	0

Specify the following detail:

Branch Code

Specify the branch code for which you want to generate reports for the PC product information.

10.7.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

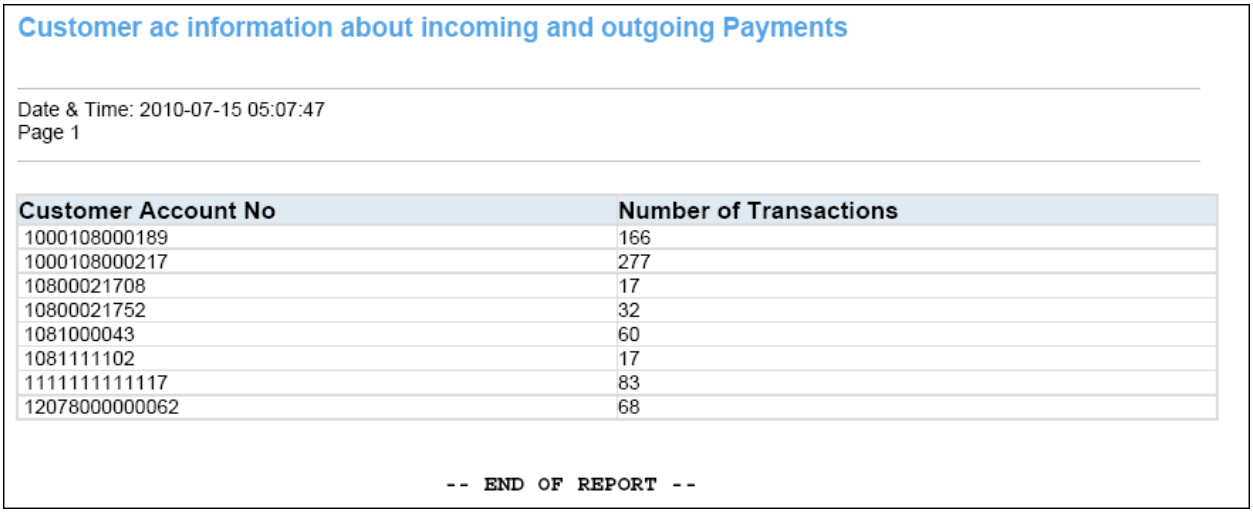
Body of the report

Product Code	**This is the product code**

Product Code	This is the product code
Product Description	This is the description about the product
Product Group	This is the product group.
Count	This is the product count

10.8 Customer Account Information - Incoming and Outgoing Payments

This report will display the number of transactions of all PC Contract for all customers account number and the number of transaction greater than or equal to the value specified by the user. To invoke the report screen, type 'PCRACCIN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Customer ac information about incoming and outgoing Payments

Date & Time: 2010-07-15 05:07:47
Page 1

Customer Account No	Number of Transactions
1000108000189	166
1000108000217	277
10800021708	17
10800021752	32
1081000043	60
1081111102	17
1111111111117	83
12078000000062	68

-- END OF REPORT --

You can specify the following detail:

Number of Transactions

Specify the number of transaction(s) that are carried out on PC contracts for which you want to generate report.

10.8.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

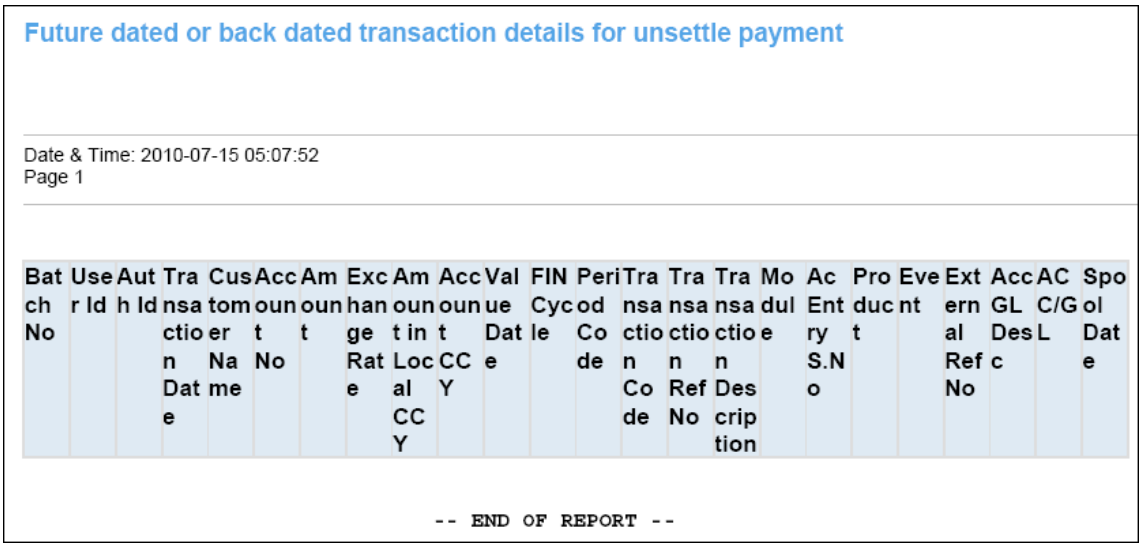
Body of the report

Customer Account Number	This is the account number of the customer

Number of Transactions	This is the number of transactions

10.9 Future Dated Or Back Dated Transaction Details for Unsettle Payment

For a unsettle payment, you can generate reports to view the future dated or back dated transaction. To invoke the report screen, type 'PCRPCTRN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button


Future dated or back dated transaction details for unsettle payment

Date & Time: 2010-07-15 05:07:52
Page 1

Batch No	User Id	Auth Id	Transaction Date	Customer Name	Account No	Amount	Exchange Rate	Amount in Local CCY	Account CCY	Value Date	FIN Cycle	Period Code	Transaction Code	Transaction Ref No	Transaction Description	Module	Ac Entry S.No	Product	Event	External Ref No	Acc GL Desc	AC C/GL	Spool Date

-- END OF REPORT --

Specify the following detail:

Branch Code

Specify the branch code for which you want to generate reports for future dated or back dated transaction details for unsettle payment.

AC/GL No

Specify the account number for which you want to generate reports for future dated or back dated transaction details for unsettle payment.

10.9.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the date and time at which it was generated and the page number of the report.

Body of the report

Batch ID	**This is the batch ID.**
User ID	This is the ID of the user.

Batch ID	**This is the batch ID.**
Auth ID	This is the ID of the authorizer.
Transaction Date	This is the date of transaction
Customer Name	This is the customer name.
Acc No	This is the account number of the customer.
Amount	This is the amount of the contract.
Exchange Rate	This is the outgoing amount of the contract.
LCY Amount	This the amount in local currency
Acc Currency	This is the currency of the account
Value Date	This is the value date of the contract
FIN Cycle	This the financial cycle
Period Code	This is the period code of the transaction

11. Annexure A - Accounting Entries and Advices

11.1 Events for the Payments and Collections Module

The following are the events defined for the PC module:

Event Code	Event Description	Remarks
BOOK	Transaction Booking	This event signifies the transaction's entry into the system.
INIT	Transaction Initiation	Involves Product Resolution, Default of Product Parameters, Dates Resolution. BOOK and INIT are automatic events for transactions uploaded from Electronic Banking Auto authorization is done for uploaded contracts if the amount is within the limit defined for the upload source-product category. For the manual input transactions, BOOK is done on SAVE and INIT is automatic. INIT can also be done manually.
DRFX	Exchange Rate Population – Outgoing (Only Payments)	The events DRFX occur before the customer leg of accounting (provided the customer leg is the debit leg) The system triggers these events automatically if the amount is within the limit specified for the customer Agreement / Product / Currency. Else, you will have to trigger them manually.
DRLQ	Debit Entry Liquidation	The system triggers the event automatically and initiates the debit entry either to the customer account or to the clearing suspense account (based on the type of transaction).
DRCO	Debit Entry Consolidation	For debit transactions to the customer account that require consolidation this event is automatically triggered.
CRCO	Credit Entry Consolidation	This event is triggered automatically for all credit transactions to the customer account that require consolidation.
CRFX	Exchange Rate Population – Incoming (Only payments)	The events CRFX occur before the customer leg of accounting (provided the customer leg is the credit leg) The system triggers these events automatically if the amount is within the limit specified for the customer Agreement / Product / Currency. Else, you will have to trigger them manually.

CRLQ	Credit Entry Liquidation	The system triggers the event automatically and initiates the credit entry either to the customer account or to the clearing suspense account (based on the type of transaction)
RJBS	Reject prior to Inter bank settlement	In the case of Outgoing payment this event happens prior to the interbank settlement of the outgoing payment. In the case of Outgoing Collection this event is processed before the due date of an outgoing collection. In the case of Incoming Collection this event is processed before the due date of an incoming collection.
REJT	Reject	In the case of outgoing payment this event is processed when a rejection message is received after the interbank settlement date of the outgoing payment. In the case of incoming payment this event is triggered with in the payment rejection date.
REVP	Reverse	This event is triggered on receiving the reverse of Incoming collection transactions.
RACT	Reactivation of Rejected Contracts	This event is triggered to reactivate the contract from further processing after it has been rejected, cancelled, recalled or reversed.

11.1.1 Accounting Roles

The following list contains details of the accounting Roles that are applicable to the PCs you can process at your bank.

Accounting Role	Description	Role Type
INTSUSREC	Internal Suspense Receivable	Asset
CLGSUSREC	Clearing Suspense Receivable	Asset
INTSUSPAY	Internal Suspense Payable	Liability
CLGSUSPAY	Clearing Suspense Payable	Liability
CLGVOSTRO	Clearing VOSTRO (this could be used instead of using CLGSUSPAY and CLGSUSREC if a VOSTRO has been designated to be used and not a suspense GL)	Settlement
CHG1_INC	Charge 1 Income	Income
CHG2_INC	Charge 2 Income	Income
CHG3_INC	Charge 3 Income	Income
CHG4_INC	Charge 4 Income	Income

CHG5_INC	Charge 5 Income	Income
COMPACC	Compensation Account for Recall Transactions	X (User Defined)
CHARGEACC	Charge Account for Reject/Recall Transactions	X (User Defined)

11.2 Product Type and Event Code and Accounting Entry combinations

For your convenience we have listed the Events and Accounting Entries, which need to be defined for the various product types that can be maintained for this module.

11.2.1 Events for Payment and Collection Products

The Events that you need to set up for the various types of Payment and Collection products are as follows:

Outgoing Payment

You will need to define the following events while defining an Outgoing Payment product:

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- RJBS
- REJT

Outgoing Direct Debit

You will need to define the following events while defining an Outgoing Direct Debit product:

- BOOK
- INIT
- DRLQ
- CRCO
- CRLQ
- DCLG
- RDSP
- APPR
- REJT
- CLOS
- RECL
- REVR

Incoming Direct Debit

- BOOK

- INIT
- DRLQ
- CRLQ
- REJT
- RECL
- REVR

Reject of Incoming Direct Debit

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- REVR

Reject of Outgoing Direct Debit

- BOOK
- INIT
- XREF
- DRLQ
- CRLQ
- REVR

Recall of Incoming Direct Debit

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- REVR

Recall of Outgoing Direct Debit

- BOOK
- INIT
- XREF
- DRLQ
- CRLQ
- REVR

Outgoing Request for Debit

- BOOK
- INIT
- DCLG
- RDSP
- APPR

- REJT
- CLOS
- REVR

Incoming Request for Debit

- BOOK
- INIT
- APPR
- REJT
- REVR

Approval of Incoming Request for Debit (Outgoing Payment)

- BOOK
- INIT
- DRFX
- DRCO
- DRLQ
- CRLQ
- DCLG
- REJT
- REVR

Approval of Outgoing Request for Debit (Incoming Payment)

- BOOK
- INIT
- XREF
- DRLQ
- CRCO
- CRFX
- CRLQ
- REVR

Reject of Incoming Request for Debit

- BOOK
- INIT
- XREF
- DCLG

Reject of Outgoing Request for Debit

- BOOK
- INIT
- XREF

Reject of Incoming Payments

- BOOK

- INIT
- DRLQ
- CRLQ
- DCLG
- MISC

Reject of Outgoing Payments

- BOOK
- INIT
- DRLQ
- CRLQ
- MISC

Reverse of Incoming Collection

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- MISC

Reverse of Outgoing Collection

- BOOK
- INIT
- DRLQ
- CRLQ
- MISC

11.2.2 Accounting Entries

DRLQ: Debit Entry Liquidation for Payments

While triggering this event for Outgoing payment transactions the system posts a debit entry to the customer account. In the case of incoming transactions the debit entry will be posted to the Clearing Suspense account.

Those contracts satisfying the following parameters will be picked up for processing based on their priority.

- The contract is Active and Authorized
- The Debit entry date is prior to the current system date or is on the current system date.
- The Initiation event has been processed successfully
- For transactions involving the customer account having a foreign currency the exchange rate population event has been completed and authorized.
- For outgoing transactions the customer entry has been consolidated if the transaction has been marked for consolidation.

Entries posted for Outgoing transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Customer Account	Debit
Internal Suspense Payable –	Credit

Entries posted for Incoming transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Clearing Suspense Receivable (or Clearing Vostro)	Debit
Internal Suspense Receivable–	Credit

If the entry dates of the debit and credit legs are the same, the system will not pass the entry to the Internal Suspense account. Also, for transactions marked for client entry consolidation, a single debit entry to the customer's account will be passed. The system generates a new reference number for the consolidation and the accounting entries will be passed using this reference number.

Entries posted for Debit Notification will be as follows:

Accounting Role	Dr./Cr. Indicator
Interbank Receipt GL	Debit
Intermediary GL	Credit

Entries posted for Credit Notification will be as follows:

Accounting Role	Dr./Cr. Indicator
Network GL (NOSTRO)	Debit
Intermediary GL	Credit

If the contract is moved to release queue for 'DRLQ' event, then the following account entries are passed:

Event	Account	Debit/Credit	Amount
DRLQ	Customer Account	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount

CRLQ: Credit Entry Liquidation for Payments

During this event a credit entry will be posted to the Internal/Clearing Suspense account for outgoing transactions. The entry will be posted to the customer account for incoming transactions.

Based on their priority, the system picks up all active and authorized contracts if:

- The credit entry date is prior to or is the current system date
- The DRLQ event has been processed successfully

Entries posted for Outgoing transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Internal Suspense Payable–	Debit
Clearing Suspense –Payable (or Clearing Vostro)	Credit

Entries posted for Incoming transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Internal Suspense –Receivable	Debit
Customer Account	Credit

Entries posted for Debit Notification will be as follows:

Accounting Role	Dr./Cr. Indicator
Intermediary GL	Debit
Network GL (NOSTRO)	Credit

Entries posted for Credit Notification will be as follows:

Accounting Role	Dr./Cr. Indicator
Intermediary GL	Debit
Interbank Receipt GL	Credit

If the contract is moved to release queue for ‘CRLQ’ event, then the following account entries are passed:

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount

If the incoming payment or return of outgoing payment is suspended from the incoming authorization queue then system will process the ‘CRLQ’ event with following accounting entries:

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount

CRLQ	Unsettle GL (will be picked up from Product Category)	Credit	Transaction Amount

If the incoming payment or return of outgoing payment is authorized from the repair queue then system will not post any accounting entries and the transaction will be moved into incoming authorization queue.

If the transaction is completely authorized from the incoming authorization queue, i.e., if the transaction does not fall on any exception queue, then system will process the 'CRLQ' event and pass the following accounting entries:

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Customer Account	Credit	Transaction Amount

If the contract does not require any manual authorization or release action then both 'DRLQ' and 'CRLQ' event will be processed and following accounting entries are passed:

Event	Account	Debit/Credit	Amount
DRLQ	Customer Account	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount

If the transaction does not fall in to any of the exception queues, then both 'DRLQ','CRLQ' will be processed and following accounting entries are passed:

Event	Account	Debit/Credit	Amount
DRLQ	Incoming Network GL (NOSTRO)	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Customer Account	Credit	Transaction Amount

If the transaction falls on incoming authorization queue then 'DRLQ' event will be processed and following accounting entries are passed:

Event	Account	Debit/Credit	Amount
DRLQ	Incoming Network GL (NOSTRO)	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount

If the transaction is moved from exception TA to exception T1 while authorizing the transaction from incoming authorization queue then system will not post any accounting entries.

DRLQ: for Outgoing Collection, Reject of Outgoing Collection and Recall of Incoming Collection products

The following accounting entries can be defined for outgoing collection, reject of outgoing collection and recall of incoming collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Debit
	INTSUSPAY	TFR_AMT	Credit
CRLQ	INTSUSPAY	TFR_AMT	Debit
	BENEFICIARY	TFR_AMT	Credit

DRLQ: for Incoming Collection, Reject of Incoming Collection and Recall of Outgoing Collection products

The following accounting entries can be defined for incoming collection, reject of incoming collection and recall of outgoing collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	REMITTER	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

DRLQ: for Recall of Incoming Collection Products

The following accounting entries can be defined for recall of incoming collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	INT_AMT	Debit
	COMPACC	INT_AMT	Credit

DRLQ: for Recall of Outgoing Collection Products

The following accounting entries can be defined for recall of outgoing collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
CRLQ	COMPACC	INT_AMT	Debit
	CLGSUSPAY	INT_AMT	Credit

Reject of Outgoing payments

The following entries can be defined for reject of outgoing payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CUSTOMER	TFR_AMT	Cr

Reject of Incoming payments

The following entries can be defined for reject of incoming payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CUSTOMER	TFR_AMT	Dr
	INTSUSPAY	TFR_AMT	Cr
CRLQ	INTSUSPAY	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

For reject of Incoming Payments (IN) contracts following accounting entries will be posted for DRLQ and CRLQ events:

Event	Account	Debit/Credit	Amount
DRLQ	Unsettle GL	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount

Reverse of Outgoing collections

The following entries can be defined for reverse of outgoing collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CUSTOMER	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr

Event Code	Accounting Role	Amount Tag	Dr/Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

Reverse of Incoming collections

The following entries can be defined for reverse of incoming collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Dr
	INTSUSPAY	TFR_AMT	Cr
CRLQ	INTSUSPAY	TFR_AMT	Dr
	CUSTOMER	TFR_AMT	Cr

If the incoming payment is rejected from the incoming authorization queue then system will process 'CRLQ' event and pass the following accounting entries:

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Unsettle GL(will be picked up from Product Category)	Credit	Transaction Amount

If the incoming payment is rejected from the repair queue then system will process 'CRLQ' event and pass the following accounting entries:

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Suspense GL	Credit	Transaction Amount

If the contract is reversed from Release queue, then contract will be reversed and the following accounting entries are passed:

Event	Account	Debit/Credit	Amount
REVR	Customer Account	Debit	Negative transaction Amount
REVR	Intermediary GL	Credit	Negative transaction Amount

If the contract is reversed from Authorization (A1, A2) queues, then the system will not process any accounting entries.

11.3 Event- Advices for PCs

The following list of advices can be generated for the various events that get triggered during the life cycle of a PC transaction.

Event code	Advice
INIT	REMIT_SLIP
CRLQ	CREDIT_ADVICE
APPR	APPROVAL_ADVICE
REJT	REJECTION_ADVICE
CLOS	CLOSURE_ADVICE
RECL	RECALL_ADVICE
DRLQ	DEBIT_ADVICE
APPR	APPROVAL_ADVICE
REJT	REJECT_ADVICE
RECL	RECALL_ADVICE

If user language is Ukrainian then CREDIT_ADVICE and DEBIT_ADVICE generated from the PC module, will have 'Amount in Words' in the Ukrainian language. This applies to all amounts mentioned in a PC transaction advice including transaction amounts, charges if any etc. The following advices will be generated for collection transactions

- **Remit Slip**: Based on the product advice definition, this advice is generated when a contract is saved. It is automatically printed and cannot be viewed/regenerated subsequently.
- **Debit Advice**: Based on the product advice setup, this advice is generated while processing the Debit Entry Liquidation (DRLQ) event for the following type of transactions
  - Incoming Direct Debit
  - Reject of Incoming Direct Debit
  - Recall of Outgoing Direct Debit
  - Approval of Incoming Direct Debit (Outgoing Payment)
- **Credit Advice**: Based on the product advice setup, this advice is generated while processing the Credit Entry Consolidation (CRLQ) event for the following type of transactions:
  - Outgoing Direct Debit
  - Reject of Outgoing Direct Debit
  - Recall of Incoming Direct Debit
  - Approval of Outgoing Request for Debit (Incoming Payment).

- **Approval Advice**: Based on the product setup, this advice is generated for the following type of transaction while processing Collection of Approvals (APPR).
  - Outgoing Collection
  - Incoming Collection
- **Reject Advice**: This would is generated for the following type of transactions:
  - Rejected Outgoing Collections: If the advice basis date is the Event Date, the advice is generated while processing the Collection of Rejection (REJT) event for the transaction. If you have identified the Response Date as the advice basis date, the advice is generated on the response date of the transaction.
  - **Rejected Incoming Collections**: The advice is generated while processing Collection of Rejection (REJT) event for the transaction.
  - **Rejected Approval of Incoming Request for Debit (Outgoing Payment)**: The advice is generated while processing Collection of Rejection (REJT) event for the transaction.
- **Closure Advice**: This advice is generated for following type of transactions:
  - Outgoing Request for Debits without Re-dispatch - generated while processing the Collection Closure (CLOS) event of the transaction.
  - Outgoing Request for Debits with Re-dispatch - generated during contract re-dispatch (RDSP).
- **Recall Advice**: Based on the product advice setup, this is generated for the following type of transactions while processing the Contract Recall (RECL) event
  - Outgoing Direct Debit
  - Incoming Direct Debit

11.4 Credit Acknowledgement Messages

For Outgoing Payments

If we receive the Credit Acknowledgement message for our outgoing payment contracts then system will update the message status of the corresponding outgoing payment contract as ‘CD’ (Credit Done).

For Incoming Payments

The system will generate the outgoing Credit Acknowledgment (N10) message for incoming payment contract. After processing the CRLQ event, system will generate the ‘Credit Acknowledgement Message’ for the incoming payment contract. This process will group the number of incoming payment contracts and generates the single ‘Credit Acknowledgement Message’ for those contracts (Number of contracts for group will be parameterized in product maintenance).

11.4.1 Message Format

The system will support the following credit acknowledgement messages:

M/O	Field No	Field Name	Contents / Options	Description

M	2020	Transaction Reference Number	16x	Uniquely identifies the message.
Repeating Group Begins				
M	2020	Transaction Reference Number	16x	Uniquely identifies the transaction. (loop)
M	5518	IFSC of Originator of Remittance	4!a4!c[3!c]	IFSC of Debit Originator
M	2006	Related Reference	16x	For inward N10 message (received for our outgoing payment), Transaction reference number of the original N06 message For outward N10 message (generated for the incoming payment which we received), we need to populate the Transaction reference number of the incoming payment message (N02)
M	3501	Amt Credited Time	8!n 6!n	Date and Time when the amount is credited to the customer 8!n is the credited date YYYYMMDD 6!n is the credited time HHMISS
Repeating Group Ends				

12. Screen Glossary

12.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
BADEODFN	Batch EOD Function Inputs
CSSJOBBR	Jobs Browser
EIDMANPR	Mandatory Batch Program Maintenance
ISDINSTR	Settlement Instructions Maintenance
MSDPRMAP	Message Product Mapping Maintenance
MSSOUBRS	Outgoing Message Browser Summary
PCDACRED	Payments & Collections Account Redirection Maintenance
PCDACSMT	Payments & Collections Account Statement Field Maintenance
PCDBENMT	Payments & Collections Beneficiary Maintenance
PCDBKRED	Payments & Collections Bank Redirection Maintenance
PCDBNKMT	Bank Directory Maintenance
PCDCHGAC	Payments & Collections Charge Account Maintenance
PCDCLAGT	Payments & Collections Customer Agreement Maintenance
PCDCLNTQ	Clearing Networks Qualifier Maintenance
PCDCLRNT	Clearing Network Maintenance
PCDCREID	Payments & Collections Creditor ID Maintenance
PCDCREXQ	Credit Exception Summary Details
PCDCUSST	Payments & Collection Customer Station Maintenance
PCDDCCAT	Payments & Collection Debtor Category Maintenance
PCDERRCD	Payments & Collections Auto Reject Mapping Maintenance
PCDIFGEN	Dispatch File Generation

Function ID	Function Description
PCDINSTR	Payments & Collections Periodic Instruction Maintenance
PCDISMAP	Payments & Collections Payment UDF Mapping Maintenance
PCDLUPMT	Payments & Collections User Defined LOV Maintenance
PCDMSGMT	Payments & Collections Message Mapping Maintenance
PCDNKTYP	Bank Code Type Maintenance
PCDNWHOL	Network Holiday Maintenance
PCDONONL	Payments & Collections Transaction Input
PCDPDCTG	Payments & Collections Product Category Maintenance
PCDPRCAT	Payments & Collections Debtor Preferences Maintenance
PCDPRDAT	Payment Window Period Modification
PCDPRMNT	Payments & Collections Product Definition
PCDPROCH	Payments & Collections Charge Category Maintenance
PCDPTYDM	Payments & Collections Counter Party Details
PCDRJCOD	Payments & Collections Reject Code Maintenance
PCDSFPRM	Dispatch File Parameters
PCDUDMNT	Payments & Collections User Defined Fields Maintenance
PCDUPLDM	Payments & Collections Upload Sources Maintenance
PCDUPLDT	Payments & Collections Source Parameters Maintenance
PCDUTOFF	Payments & Collections Cutoff Time Update
PCSCONHS	Payments & Collections Transaction History Query
PCSONMON	Payments & Collections System Monitor
PCSPREXQ	Payments & Collections Periodic Exception Queue
PCSRELSQ	Payments & Collections Transaction Release Queue
PCSREPQ	Payments & Collections Process Exception Queue
PCSREXQ	Payments & Collections Transaction Exception Queue
PCSROWSE	Payments & Collections Batch Browser

Function ID	Function Description
PCSRPAIR	Incoming Payment Repair Queue
PCSSPLIT	Payments & Collections Split Summary Query
PCSXRATQ	Payments & Collections Exchange Rate Queue
SLDEMPLR	Employer Maintenance
SLDEMPLY	Employee Maintenance
SLDSALCP	Current Period Salary Maintenance
SLDSALLG	Salary log
PCRREJOT	Rejection Of Outgoing Payments For Short Of Funds
PCRREJST	Standing Instruction Rejection Report
PCRFTPAY	Payments In PC and FT
PCROUTPC	Counterparty Details Information of Outgoing PC Contracts
PCRACCIN	Customer Ac Information About Incoming and Outgoing Payments
PCRPRINF	Product Information for Payments
PCRPCTRN	Future Dated or Back Dated Transaction Details For Unsettle Payment
PCDCLGNT	Payments & Collections Clearing Network Maintenance
PCDCRAGR	Payments and Collection Creditor DD Agreement Maintenance
PCDDRAGR	Debtor DD Agreements
PCDIDRES	Debtor Direct Debit Instructions
PCDMNDCN	Mandate Cancellation Charges Maintenance
PCSMNDCN	Mandate Cancellation Charges Summary
PCDCYCOR	Correspondent Bank Maintenance
PCDCRAHS	Direct Debit Agreement History
PCSCRAHS	Creditor Direct Debit Agreement History Summary
PCDDRAHS	Debtor Direct Debit Agreement History
PCSDRAHS	Debtor Direct Debit Agreement History Summary
PCDIDRHS	Debtor Direct Debit Instructions History

Function ID	Function Description
PCSIDRHS	Debtor Direct Debit Agreement History Summary
PCSCNSOL	Payments & Collections Consolidated Summary
PCSCNLEX	Payments & Collections Consolidation Exception Queue
PCDRCLIN	Payments & Collections Cancellation
PCSCANEX	Incoming Cancellation Exception Queue
PCSRCLIN	SEPA Payment Cancellation – Summary
PCDRCLOT	Incoming Payment and Collections Cancel Approval
PCSRCLOT	SEPA Payment Cancellation Approval – Summary
PCSDISLG	Dispatch File log
MSSPMTSR	Common Payment Message Browser
MSSBLKBR	Payment Gateway Message Bulk
MSDPMTBR	The Common Payment Message browser
PCDSBPR	PC Interface Parameter

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